OTHERWISE PHYLLIS

MEREDITH NICHOLSON

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OTHERWISE PHYLLIS. With frontispiece in color.

THE PROVINCIAL AMERICAN AND OTHER PAPERS.

A HOOSIER CHRONICLE. With illustrations.

THE SIEGE OF THE SEVEN SUITORS. With illustrations.

HOUGHTON MIFFLIN COMPANY
BOSTON AND NEW YORK

OTHERWISE PHYLLIS

PHYLLIS

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BY

MEREDITH NICHOLSON

BOSTON AND NEW YORK
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TO

ALBERT B. ANDERSON

A CITIZEN OF THE HOOSIER COMMONWEALTH
WHOSE ATTAINMENTS AS LAWYER AND JUDGE
HAVE ADDED TO THE FAME OF MONTGOMERY
THIS BOOK IS INSCRIBED
WITH SINCERE REGARD AND ADMIRATION

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OTHERWISE PHYLLIS

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CHAPTER I

THE KIRKWOODS BREAK CAMP

"STUFF's all packed, Phil, and on the wagon. Camera safe on top and your suit-case tied to the tail-gate. Shall we march?"

"Not crazy about it, daddy. Why not linger another week? We can unlimber in a jiffy."

"It's a tempting proposition, old lady, but I have n't the nerve." Kirkwood dropped an armful of brush on the smouldering camp-fire and stood back as it crackled and flamed. There came suddenly a low whining in the trees and a gust of wind caught the sparks from the blazing twigs and flung them heavenward. He threw up his arm and turned his hand to feel the wind. "The weather's at the changing point; there's rain in that!"

"Well, we have n't been soaked for some time," replied Phil. "We've been awfully respectable."

"Respectable," laughed her father. "We don't know what the word means! We're unmitigated vagabonds, you and I, Phil. If I did n't know that you like this sort of thing as well as I do, I should n't let you come. But your aunts are on my trail."

"Oh, one's aunts! Oh, one's three aunts!" murmured Phil.

"Not so lightly to be scorned! When I was in town yesterday your Aunt Kate held me up for a scolding in the post-office. I'd no sooner climbed up to my den than your Aunt Josie dropped in to ask what I had done with you; and while I was waiting for you to buy shoes at Fisher's

your Aunt Fanny strolled by and gave me another overhauling. It's a question whether they don't bring legal process to take you away from me. What's a father more or less among three anxious aunts! As near as I can make out, Aunt Fanny's anxiety is chiefly for your complexion. She says you look like an Indian. And she implied that I am one."

"One of her subtle compliments. I've always thought Indians were nice."

It was clear that this father and daughter were on the best of terms, and that admiration was of the essence of their relationship. Phil stooped, picked up a pebble and flung it with the unconscious grace of a boy far down the creek. Her Aunt Fanny's solicitude for her complexion was or was not warranted; it depended on one's standard in such matters. Phil was apparently not alarmed about the state of her complexion.

"Suppose we wait for the moon," Kirkwood suggested. "It will be with us in an hour, and we can loaf along and still reach town by eleven. Only a little while ago we had to get you to bed by eight, and it used to bother me a lot about your duds; but we've outgrown that trouble. I guess —"

He paused abruptly and began to whistle softly to himself. Phil was familiar with this trick of her father's. She knew the processes of his mind and the range of his memories well enough to supply the conclusion of such sentences as the one that had resolved itself into a doleful whistle. As he was an excellent amateur musician, the lugubrious tone of his whistling was the subject of many jokes between them.

The walls of a miniature cañon rose on either side of the creek, and the light of the wind-blown camp-fire flitted across the face of the shelving rock, or scampered up to the edge of the overhanging cliff, where it flashed fitfully against the sky. The creek splashed and foamed through its rough, boulder-filled channel, knowing that soon it would be free of the dark defile and moving with dignity between shores of

corn toward the Wabash. The cliffs that enclosed Turkey Run represented some wild whim of the giant ice plow as it had redivided and marked this quarter of the world. The two tents in which the Kirkwoods had lodged for a month had been pitched in a grassy cleft of the more accessible shore, but these and other paraphernalia of the camp were now packed for transportation in a one-horse wagon. As a fiercer assault of the wind shook the vale, the horse whinnied and pawed impatiently.

"Cheer up, Billo! We're going soon!" called Phil.

Kirkwood stood by the fire, staring silently into the flames. Phil, having reassured Billo, drew a little away from her father. In earlier times when moods of abstraction fell upon him, she had sought to rouse him; but latterly she had learned the wisdom and kindness of silence. She knew that this annual autumnal gypsying held for him the keenest delight and, in another and baffling phase, a poignancy on which, as she had grown to womanhood, it had seemed impious to allow her imagination to play. She watched him now with the pity that was woven into her love for him: his tall figure and the slightly stooped shoulders; the round felt hat that crowned his thick, close-cut hair, the dejection that seemed expressed in so many trifles at such moments, — as in his manner of dropping his hands loosely into the pockets of his corduroy coat, and standing immovable. Without taking his eyes from the fire he sat down presently on a log and she saw him fumbling for his pipe and tobacco. He bent to thrust a chip into the fire with the deliberation that marked his movements in these moods. Now and then he took the pipe from his mouth, and she knew the look that had come into his gray eyes, though she saw only the profile of his bearded face as the firelight limned it.

Now, as at other such times, on summer evenings in the little garden at home, or on winter nights before the fire in their sitting-room, she felt that he should be left to himself; that his spirit traversed realms beyond boundaries she might not cross; and that in a little while his reverie would end and

he would rise and fling up his long arms and ask whether it was breakfast-time or time to go to bed.

Phil Kirkwood was eighteen, a slim, brown, graceful creature, with a habit of carrying her chin a little high; a young person who seemed to be enjoying flights into the realm of reverie at times, and then, before you were aware of it, was off, away out of sight and difficult to catch with hand or eye. As a child this abruptness had been amusing; now that she was eighteen her aunts had begun to be distressed by it. Her critics were driven to wild things for comparisons. She was as quick as a swallow; and yet a conscientious ornithologist would have likened her in her moments of contemplation to the thrush for demureness. And a robin hopping across a meadow, alert in all his mysterious senses, was not more alive than Phil in action. Her middle-aged aunts said she was impudent, but this did not mean impudent speech; it was Phil's silences that annoyed her aunts and sometimes embarrassed or dismayed other people. Her brown eye could be very steady and wholly respectful when, at the same time, there was a suspicious twitching of her thread-of-scarlet lips. The aunts were often outraged by her conduct. Individually and collectively they had endeavored to correct her grievous faults, and she had received their instructions meekly. But what could one do with a mild brown eye that met the gaze of aunts so steadily and submissively, while her lips betrayed quite other emotions!

Phil's clothes were another source of distress. She hated hats and in open weather rejected them altogether. A tam-o'-shanter was to her liking, and a boy's cap was even better. The uniform of the basketball team at high school suited her perfectly; and yet her unreasonable aunts had made a frightful row when she wore it as a street garb. She gave this up, partly to mollify the aunts, but rather more to save her father from the annoyance of their complaints. She clung, however, to her sweater, — on which a large "M" advertised her *alma mater* most indecorously, — and in spite of the

aunts' vigilance she occasionally appeared at Center Church in tan shoes; which was not what one had a right to expect of a great-granddaughter of Amzi I, whose benevolent countenance, framed for adoration in the Sunday-School room, spoke for the conservative traditions of the town honored with his name.

Phil had no sense of style; her aunts were agreed on this. Her hair-ribbons rarely matched her stockings; and the stockings on agile legs like Phil's, that were constantly dancing in the eyes of all Montgomery, should, by all the canons of order and decency, present holeless surfaces to captious critics. That they frequently did not was a shame, a reproach, a disgrace, but no fault, we may be sure, of the anxious aunts. Manifestly Phil had no immediate intention of growing up. The idea of being a young lady did not interest her. In June of this particular year she had been graduated from the Montgomery High School, in a white dress and (noteworthy achievement of the combined aunts!) impeccable white shoes and stockings. Pink ribbons (pink being the class color) had enhanced the decorative effect of the gown and a pink bow had given a becoming touch of grace to her head. Phil's hair — brown in shadow and gold in sunlight — was washed by Montgomery's house-to-house hairdresser whenever Aunt Fanny could corner Phil for the purpose.

Phil's general effect was of brownness. Midwinter never saw the passing of the tan from her cheek; her vigorous young fists were always brown; when permitted a choice she chose brown clothes: she was a brown girl.

Speaking of Phil's graduation, it should be mentioned that she had contributed a ten-minute oration to the commencement exercises, its subject being "The Dogs of Main Street." This was not conceded a place on the programme without a struggle. The topic was frivolous and without precedent; moreover, it was unliterary — a heinous offense, difficult of condonation. To admit the dogs of Main Street to a high-

school commencement, an affair of pomp and ceremony held in Hastings's Theater, was not less than shocking. It had seemed so to the principal, but he knew Phil; and knowing Phil he laughed when the English teacher protested that it would compromise her professional dignity to allow a student to discuss the vagrant canines of Main Street in a commencement essay. She had expected Phil to prepare a thesis on "What the Poets Have Meant to Me," and for this "The Dogs of Main Street" was no proper substitute. The superintendent of schools, scanning the programme before it went to the printer, shuddered; but it was not for naught that Phil's "people" were of Montgomery's elect.

Phil was, in fact, *a* Montgomery. Her great-grandfather, Amzi Montgomery, observing the unpopulous Hoosier landscape with a shrewd eye, had, in the year of grace 1829, opened a general store on the exact spot now occupied by Montgomery's Bank, and the proper authorities a few years later called the name of the place Montgomery, which it remains to this day. This explains why the superintendent of schools overlooked the temerity of Amzi's great-granddaughter in electing the Main Street fauna as the subject of her commencement address rather than her indebtedness to the poets, though it may not be illuminative as to the holes in Phil's stockings. But on this point we shall be enlightened later.

Phil raised her head. There had come a lull in the whisper of the weather spirit in the sycamores, and she was aware of a sound that was not the noise of the creek among the boulders. It was a strain of music not of nature's making and Phil's healthy young curiosity was instantly aroused by it. Her father maintained his lonely vigil by the fire, quite oblivious of her and of all things. She caught another strain, and then began climbing the cliff.

The ascent was difficult, but she drew herself up swiftly, catching at bushes, seeking with accustomed feet the secure limestone ledges that promised safety, pausing to listen when bits of loosened stone fell behind her. Finally, catching the

protruding roots of a great sycamore whose shadow had guided her, she gained the top. The moon, invisible in the vale, now greeted her as it rose superbly above a dark woodland across a wide stretch of intervening field. But there were nearer lights than those of star and moon, and their presence afforded her a thrill of surprise.

Clearer now came the strains of music. Here was a combination of phenomena that informed the familiar region with strangeness. The music came from a barn, and she remembered that barn well as a huge, gloomy affair on the Holton farm. Satisfied of this, Phil turned, half-unconsciously, and glanced up at the sycamore. That hoary old landmark defined a boundary, and a boundary which, on various accounts, it was incumbent upon the great-granddaughter of Amzi Montgomery I to observe. A dividing fence ran from the sycamore, straight toward the moon. It was a "stake-and-rider" fence, and the notches on the Holton side of it were filled with wild raspberry, elderberry, and weeds; but on the Montgomery side these interstices were free of such tangle. The fact that lights and music advertised the Holton farm to the eye and ear seemed to Phil a matter worthy of her attention. The corn was in the shock on the Montgomery side; the adjacent Holton field had lain fallow that year. The shocks of corn suggested to Phil's imagination the tents of an unsentineled host or an abandoned camp; but she walked fearlessly toward the lights and music, bent upon investigation. The moon would not for some time creep high enough to light the valley and disturb her father's vigil by the camp-fire: there need be no haste, for even if he missed her he would not be alarmed.

The old Holton house and its outbuildings lay near the fence and Phil calculated that without leaving her ancestral acres she would be able to determine exactly the nature and extent of this unprecedented revelry in the Holton barn. She approached as near as possible and rested her arms on the rough top rail of the fence. There were doors on both sides of the lumbering old structure, and her tramp across

the cornfield was rewarded by a comprehensive view of the scene within. The music ceased and she heard voices — gay, happy voices — greeting some late-comers whose automobile had just "chug-chugged" into the barnyard. She saw, beyond the brilliantly lighted interior, the motors and carriages that had conveyed the company to the dance; and she caught a glimpse of the farmhouse itself, where doubtless refreshments were even now in readiness. Phil was far enough away to be safe from observation and yet near enough to identify many of the dancers. They were chiefly young people she had known all her life, and the strangers were presumably friends of the Holtons from Indianapolis and elsewhere.

The strains of a familiar waltz caused a quick reassembling of the dancers. The music tingled in Phil's blood. She kept time with head and hands, and then, swinging round, began dancing, humming the air as her figure swayed and bent to its cadences. By some whim the nearest corn-shock became the center of her attention. Round and round it she moved, with a child's abandon; and now that the moon's full glory lay upon the fields, her shadow danced mockingly with her. Fauns and nymphs tripped thus to wild music in the enchanted long ago when the world was young. Hers was the lightest, the most fantastic of irresponsible shadows. It was not the mere reflection of her body, but a prefigurement of her buoyant spirit, that had escaped from her control and tauntingly eluded capture. Her mind had never known a morbid moment; she had never feared the dark, without or within. And this was her private affair — a joke between her and the moon and the earth. It was for the moment all hers — earth and heaven, the mystery of the stars, the slumbering power of a beneficent land that only yesterday had vouchsafed its kindly fruits in reward of man's labor.

After a breathless interval a two-step followed, and Phil danced again, seizing a corn-stalk and holding it above her head with both hands like a wand. When the music ended

she poised on tiptoe and flung the stalk far from her toward the barn as though it were a javelin. Then as she took a step toward the fence she was aware that some one had been watching her. It was, indeed, a nice question whether the flying stalk had not grazed the ear of a man who stood on Holton soil, his arms resting on the rail just as hers had been ten minutes earlier, and near the same spot.

"'Lo!" gasped Phil breathlessly.

"'Lo!"

They surveyed each other calmly in the moonlight. The young man beyond the fence straightened and removed his hat. He had been watching her antics round the corn-shock and Phil resented it.

"What were you doing that for?" she demanded indignantly, her hands in her sweater pockets.

"Doing what, for instance?"

"Watching me. It was n't fair."

"Oh, I liked your dancing; that was all."

"Oh!"

An "Oh" let fall with certain intonations is a serious impediment to conversation. The young gentleman seemed unable at this crucial instant to think of a fitting reply. Finding himself unequal to a response in her own key he merely said: —

"I'm sorry. I really did n't mean to. I came over here to sit on the fence and watch the party."

"Watch it! Why don't you go in and dance?"

He glanced down as though to suggest that if Phil were to scrutinize his raiment she might very readily understand why, instead of being among the dancers, he contented himself with watching them from a convenient fence corner. He carried a crumpled coat on his arm; the collar of his flannel shirt was turned up round his throat. His hat was of battered felt with a rent in the creased crown.

"My brother and sister are giving the party. I'm not in it."

"I suppose your invitation got lost in the mail," suggested

Phil, this being a form of explanation frequently proffered by local humorists for their failure to appear at Montgomery functions.

"Nothing like that! I did n't expect to be here to-day. In fact, I've been off trying to borrow a team of horses; one of mine went lame. I've just brought them home, and I'm wondering how long I've got to wait before the rumpus is over and those folks get out of there and give the horses a chance. It's going to rain before morning."

Phil had heard the same prognostication from her father, and it was in the young man's favor that he was wise in weather lore. The musicians had begun to play a popular barn dance, and the two spectators watched the dancers catch step to it. Then Phil, having by this time drawn a trifle closer to the fence and been reassured by her observations of the clean-shaven face of the young man, became personal.

"Are you Charlie Holton?"

"No; Fred. Charlie 's my brother."

"And your sister's name is Ethel."

"O. K. I'm trying to figure you out. If you were n't so tall I'd guess you were Phyllis Kirkwood."

"That's all of my name," replied Phil. "I remember you now, but you must have been away a long time. I had n't heard that anybody was living over there."

"The family have n't been here much since I was a kid. They have moved out their things. What's left is mine."

Mr. Frederick Holton turned and extended the hand that held his hat with a comprehensive gesture. There was a tinge of irony in his tone that Phil did not miss. "What's left here — house, barn, and land — belongs to me. The town house has been sold and Charlie and Ethel have come out here to say good-bye to the farm."

"Oh!"

This time Phil's "Oh" connoted mild surprise, polite interest, and faint curiosity.

The wind rustled the leaves among the corn-shocks. The moon gazed benevolently upon the barn, tolerant of the

impertinence of man-made light and a gayety that was wholly inconsonant with her previous knowledge of this particular bit of landscape.

Fred Holton did not amplify his last statement, so Phil's "Oh," in so far as it expressed curiosity as to the disposition of the Holton territory and Mr. Frederick Holton's relation to it, seemed destined to no immediate satisfaction.

"I must skip," remarked Phil; though she did not, in fact, skip at once.

"Staying over at your grandfather's?" The young man's arm pointed toward the north and the venerable farmhouse long occupied by tenants of the Montgomerys.

Old Amzi had acquired much land in his day and his grandson, Amzi III, clung to most of it. But this little availed Phil, as we shall see. Still it was conceivable and pardonable that Fred Holton should assume that Phil was domiciled upon soil to which she had presumably certain inalienable rights.

"No; I've been camping and my father's waiting for me down there in Turkey Run. We've been here a month."

"It must be good fun, camping that way."

"Oh, rather! But it's tough — the going home afterwards."

"I hate towns myself. I expect to have some fun out here."

"I heard this farm had been sold," remarked Phil leadingly.

"Well, I suppose it amounts to that. They were dividing up father's estate, and I drew it."

"Well, it's not so much to look at," remarked Phil, as though the appraisement of farm property were quite in the line of her occupations. "I've been across your pasture a number of times on my way to Uncle Amzi's for milk, but I did n't know any one was living here. One can hardly mention your farm in terms of grandeur or splendor."

Fred Holton laughed, a cheerful, pleasant laugh. Phil had not thought of it before, but she decided now that she liked him. His voice was agreeable, and she noted his slight drawl. Phil's father, who was born in the Berkshires, said all

Hoosiers drawled. As a matter of fact, Phil, who was indubitably a Hoosier, did not, save in a whimsical fashion of her own, to give a humorous turn to the large words with which she sometimes embellished her conversation. Her father said that her freedom from the drawl was no fault of the Montgomery High School, but attributable to his own vigilance.

Phil knew that it was unseemly to be talking across a fence to a strange young man, particularly when her father was doubtless waiting for her to return for the homeward journey; and she knew that she was guilty of a grievous offense in talking to a Holton in any circumstances. Still the situation appealed to her imagination. There hung the moon, patron goddess of such encounters, and here were fields of mystery.

"They say it's no good, do they? They're right. I know all about it, so you don't need to be sorry for me."

Sensitiveness spoke here; obviously others had made the mistake, of which she would not be guilty, of sympathizing with him in his possession of these unprofitable acres. Phil had no intention of being sorry for him. She rather liked him for not wanting her sympathy, though to be sure there was no reason why he should have expected it.

"You've been living in Indianapolis?"

"The folks have. Father died, you know, nearly two years ago. I was in Mexico, and now I'm back to stay."

"I suppose you learned farming in Mexico?" Phil pursued.

"Well, hardly! Mining; no silver; quit."

"Oh," said Phil, and filed his telegram for reference.

They watched the dance for a few minutes.

"What's that?"

Phil started guiltily as Holton turned his head toward the creek, listening. Her father was sounding the immelodious fish-horn which he called their signal corps. He must have become alarmed by her long absence or he would not have resorted to it, and she recalled with shame that it had been buried in a soap-box with minor cooking-utensils at the

bottom of the wagon, and could not have been resurrected without trouble.

"Good-bye!" She ran swiftly across the field toward the creek. The horn, sounding at intervals in long raucous blasts, roused Phil to her best speed. She ran boy fashion with her head down, elbows at her sides. Fred Holton watched her until she disappeared.

He made a détour of the barn, followed a lane that led to the town road, and waited, in the shadow of a great walnut at the edge of a pasture. He was soon rewarded by the sound of wheels coming up from the creek, and in a moment the one-horse wagon bearing Phil and her father passed slowly. He heard their voices distinctly; Kirkwood was chaffing Phil for her prolonged absence. Their good comradeship was evident in their laughter, subdued to the mood of the still, white night. Fred Holton was busy reconstructing all his previous knowledge of the Kirkwoods, and he knew a good deal about them, now that he thought of it.

At the crest of Listening Hill, — so called from the fact that in old times farm-boys had listened there for wandering cows, — the wagon lingered for a moment — an act of mercy to the horse — and the figures of father and daughter were mistily outlined against the sky. Then they resumed their journey and Fred slowly crossed the fields toward the barn.

CHAPTER II

THE MONTGOMERYS OF MONTGOMERY

A STOUT, spectacled gentleman of fifty or thereabouts appeared at intervals, every business day of the year, on the steps of Montgomery's Bank, at the corner of Main and Franklin Streets. As he stood on this pedestal, wearing, winter and summer, a blue-and-white seersucker office coat tightly buttoned about his pudgy form, and frequently with an ancient straw hat perched on the side of his head, it was fair to assume that he was in some way connected with the institution from whose doors he emerged. This was, indeed, the fact, and any intelligent child could have enlightened a stranger as to the name of the stout gentleman indicated. He was one of the first citizens of the community, if wealth, probity, and long residence may be said to count for anything. And his name, which it were absurd longer to conceal, was Amzi Montgomery, or, to particularize, Amzi Montgomery III. As both his father and his grandfather who had borne the same name slept peacefully in Greenlawn, it is unnecessary to continue in this narrative the numerical designation of this living Amzi who braved the worst of weathers to inspect the moving incidents of Main Street as a relief from the strain and stress of the business of a private banker.

When, every hour or so, Mr. Montgomery, exposing a pink bald head to the elements, glanced up and down the street, usually with a cigar planted resolutely in the corner of his mouth, it was commonly believed that he saw everything that was happening, not only in Main Street, but in all the shops and in the rival banking-houses distributed along that thoroughfare. After surveying the immediate scene, — having, for example, noted the customers waiting at the counter of the First National Bank, diagonally oppo-

site, — something almost invariably impelled his glance upward to the sign of a painless dentist, immediately above the First National, — a propinquity which had caused a wag (one of the Montgomery's customers) to express the hope that the dentist was more painless than the bank in his extractions.

There was a clothing store directly opposite Amzi's bank, and his wandering eye could not have failed to observe the lettering on the windows of the office above it, which, in badly scratched gilt, published the name of Thomas Kirkwood, Attorney at Law, to the litigiously inclined. Still higher on the third and final story of the building hung a photographer's sign in a dilapidated condition, and though a studio skylight spoke further of photography, almost every one knew that the artist had departed years ago, and that Tom Kirkwood had never found another tenant for those upper rooms.

At two o'clock on the afternoon of the day following the return of Phil Kirkwood and her father from their camp on Sugar Creek, as Mr. Montgomery appeared upon the steps of the bank and gazed with his usual unconcern up and down Main Street, his spectacles pointed finally (or so it seemed) to the photographer's studio over the way. Although a slight mist was falling and umbrellas bobbed inanely in the fashion of umbrellas, Amzi in his seersucker coat was apparently oblivious of the weather's inclemency. One of the windows of the abandoned photograph gallery was open, and suddenly, without the slightest warning, the head of Miss Phyllis Kirkwood bent over the cornice and she waved her hand with unmistakable friendliness. It was then that Mr. Montgomery, as though replying to a signal, detached his left hand from its pocket, made a gesture as graceful as a man of his figure is capable of, and then, allaying suspicion by passing the hand across his bald head, he looked quickly toward the court-house tower and immediately withdrew to continue his active supervision of the four clerks who sufficed for his bank's business.

As depositors were now bringing to the receiving teller's window their day's offerings, Mr. Montgomery took his stand at the paying teller's window, — a part of his usual routine, — to relieve the pressure incident to the closing hour, one teller at other times being quite equal to the demands of both departments. Mr. Montgomery's manner of paying a check was in itself individual. He laid his cigar on the edge of the counter, passed the time of day with a slightly asthmatic voice, drew the check toward him with the tips of his fingers, read it, cocked an eye at the indorsement, and counted out the money with a bored air. If silver entered into the transaction, he usually rang the last coin absently on the glass surface of the counter.

In other times the sign on the window had proclaimed "Montgomery & Holton, Bankers"; and the deletion of the second name from the copartnership was due to an incident that must be set down succinctly before we proceed further. Amzi II had left a family of five children, of whom Phil Kirkwood's three aunts have already been mentioned. The only one of the Montgomery girls, as they were locally designated, who had made a marriage at all in keeping with the family dignity, had been Lois.

Lois, every one said, was the handsomest, the most interesting of the Montgomerys, and she had captured at eighteen the heart of Tom Kirkwood, who had come out of the East to assume the chair of jurisprudence in Madison College, which, as every one knows, is an institution inseparably associated with the fame of Montgomery as a community of enlightenment. Tom Kirkwood was a graduate of Williams College, with a Berlin Ph.D., and he had, moreover, a modest patrimony which, after his marriage to Lois Montgomery, he had invested in the block in Main Street opposite the Montgomery Bank. The year following the marriage he had, in keeping with an early resolution, resigned his professorship and begun the practice of law. He seemed to have escaped the embarrassments and prejudices that attend any practical undertakings by men who have borne the title

of professor, and whether his connection with the Montgomery family saved him from such disqualification it was nevertheless true that he entered upon the law brilliantly. Two or three successes in important cases had launched him upon this second career auspiciously.

Amzi II was still living at the time of the marriage, and as he valued his own position in the community and wished his family to maintain its traditions, he had subdivided a large tract of woodland in which his father's house stood, and bestowed an acre lot upon each of his daughters. His son had declined a similar offer, having elected early in life the bachelor state in which we have found him. As Lois had been the first to marry, her house was planted nearest to the gray old brick in which she had been reared.

If the gods favored the Montgomerys, they seemed no less to smile with a peculiar indulgence upon the Kirkwoods. People who had said that Lois was a trifle strong-willed and given to frivolity were convinced that her marriage had done much to sober her. In the second year thereafter Phyllis was born, a further assurance that Lois was thoroughly established among the staid matrons of her native town. Then in the fifth year of her marriage, rumors — almost the first scandalous gossip that had ever passed current in those quiet streets — began to be heard. It did not seem possible that in a community whose morals were nurtured in Center Church, a town where everybody was "good," where no respectable man ever entered a saloon and divorce was a word not to be spoken before children, — that here, a daughter of the house of Montgomery was causing anxiety among those jealous of her good name. A few of Kirkwood's friends — and he had many — may have known the inner history of the cloud that darkened his house; but the end came with a blinding flash that left him dazed and dumb.

The town was so knit together, so like a big family, that Lois Montgomery's escapade was a tragedy at every hearthside. It was immeasurably shocking that a young woman married to a reputable man, and with a child still toddling

after her, should have done this grievous thing. To say that she had always been flighty, and that it was what might have been expected of a woman as headstrong as she had been as a girl, was no mollification of the blow to the local conscience, acutely sensitive in all that pertained to the honor and sanctity of the marriage tie. And Jack Holton! That she should have thrown away a man like Tom Kirkwood, a gentleman and a scholar, for a rogue like Holton, added to the blackness of her sin. The Holtons had been second only to the Montgomerys in dignity. The conjunction of the names on the old sign over the bank at Main and Franklin Streets had expressed not only unquestioned financial stability, but a social worth likewise unassailable. Jack Holton, like Amzi Montgomery, had inherited an interest in the banking-house of Montgomery & Holton. To be sure his brother William had been the active representative of the second generation of Holtons, and Jack had never really settled down to anything after he returned from the Eastern college to which he had been sent; but these were things that had not been considered until after he decamped with Lois Kirkwood. Many declared after the event that they had "always known" that Jack was a bad lot. Those who sought to account for Lois Kirkwood's infatuation remembered suddenly that he and Lois had been boy and girl sweethearts and that she had once been engaged to marry him. It was explained that his temperament and hers were harmonious, and that Kirkwood, for all his fine abilities, was a sober-minded fellow, without Holton's zest for the world's gayety. Any further details — the countless trifles with which for half a dozen years the gossips of Montgomery regaled themselves — are not for this writing.

Many years had passed — or, to be explicit, exactly sixteen. One of the first results of the incident had been the immediate elimination of the Holton half of the firm name by which the bank had long been known. Jack's brother William organized the First National Bank, toward which Mr. Amzi Montgomery's spectacles pointed several times

daily, as already noted. Samuel, the oldest son of the first Holton, tried a variety of occupations before he was elected Secretary of State. He never fully severed his ties with Montgomery, retaining a house in town and the farm on Sugar Creek. After retiring from office, he became a venturesome speculator, capitalizing his wide political acquaintance in the sale of shares in all manner of mining and plantation companies, and dying suddenly, had left his estate in a sad clutter.

In due course of time it became known that Lois Kirkwood had divorced her husband at long range, from a Western state where such matters were at the time transacted expeditiously, and a formal announcement of her marriage to Holton subsequently appeared in the Montgomery "Evening Star."

The day after his wife's departure Kirkwood left his home and did not enter it again. It was said by romanticists among the local gossips that he had touched nothing, leaving it exactly as it had been, and that he always carried the key in his pocket as a reminder of his sorrow. Phil was passed back and forth among her aunts, *seriatim*, until she went to live with her father, in a rented house far from the original roof-tree.

Even in practicing the most rigid economy of space some reference must be made to the attitude of Lois Kirkwood's sisters toward her as a sinning woman. Their amazement had yielded at once to righteous indignation. It was enough that she had sinned against Heaven; but that she should have brought shame upon them all and placed half the continent between herself and the scene and consequences of her iniquity, leaving her family to shoulder all its responsibilities, was too monstrous for expression. They were Montgomerys *of* Montgomery; it seemed incredible that the town itself could ever recover from the shock of her egregious transgression. They vied with each other in manifestations of sympathy for Kirkwood, whose nobility under suffering was so admirable; and they lavished upon Phil (it had been *like*

Lois, they discovered, to label her with the preposterous name of Phyllis!) an affection which became in time a trial to the child's soul.

Their fury gained ardor from the fact that their brother Amzi had never, after he had blinked at them all when they visited him in his private room at the bank the morning after the elopement, mentioned to any living soul the passing of this youngest sister. It had been an occasion to rouse an older brother and the head of his house to some dramatic pronouncement. He should have taken a stand, they said, though just what stand one should take, when one's sister has run off with another man and left a wholly admirable husband and a winsome baby daughter behind, may not, perhaps, have been wholly clear to the minds of the remaining impeccable sisters. They demanded he should confiscate her share of their father's estate as punishment; this should now be Phil's; they wanted this understood and they took care that their friends should know that they had made this demand of Amzi. But a gentleman of philosophic habit and temper, who serenely views the world from his bank's doorstep, need hardly be expected to break his natural reticence to thunder at an erring sister, or even to gladden the gallery (imaginably the whole town that bears his name) by transfers of property, of which he was the lawful trustee, to that lady's abandoned heir.

Lois had caused all eyes to focus upon the Montgomerys with a new intentness. Before her escapade they had been accepted as a matter of course; now that she had demonstrated that the Montgomerys were subject to the temptations that beset all mankind, every one became curious as to the further definition of the family weaknesses. The community may be said to have awaited the marriages of the three remaining Montgomery girls in much the same spirit that a family physician awaits the appearance of measles in a child that has been exposed to that malady. And Montgomery was not wholly disappointed.

Kate, who like Lois, was a trifle temperamental, had fallen

before the charms of one Lawrence Hastings. The manner of Hastings's advent in Montgomery is perhaps worthy of a few words, inasmuch as he came to stay. Hastings was an actor, who visited Montgomery one winter as a member of a company that had trustfully ventured into the provinces with a Shakespearean repertoire. Montgomery was favored in the hope that, being a college town, it would rally to the call of the serious drama. Unfortunately the college was otherwise engaged at the moment with a drama of more contemporaneous interest and authorship. An unusually severe January added to the eager and nipping air upon which the curtain rises in "Hamlet," and proved too much for the well-meaning players. Hastings (so ran tradition) had gallantly bestowed such money as he had upon the ladies of the company to facilitate their flight to New York. His father, a successful manufacturer of codfish packing-boxes at Newburyport, telegraphed money for the prodigal's return with the stipulation that he should forswear the inky cloak and abase himself in the box factory.

At this point Kate Montgomery, in charge of an entertainment for the benefit of Center Church, invited Hastings (thus providentially flung upon the Hoosier coasts) to give a reading in the church parlors. Almost coincidently the opera house at Montgomery needed a manager, and Hastings accepted the position. The Avon Dramatic Club rose and flourished that winter under Hastings's magic wand. It is not every town of fifteen thousand that suddenly enrolls a Hamlet among her citizens, and as the creator and chief spirit of the dramatic club, Hastings's social acceptance was immediate and complete. In other times the town would have been wary of an actor; but had not Hastings given his services free of charge for the benefit of Center Church, and was he not a gentleman, the son of a wealthy manufacturer, and had he not declined money offered by telegraph that he might cling stubbornly to his art? Kate Montgomery talked a good deal about his art, which he would not relinquish for the boxing of codfish. After Hastings had given a lecture on

"Macbeth" (with readings from the play) in the chapel of Madison College, his respectability was established. There was no reason whatever why Kate Montgomery should not marry him; and she did, at the end of his first year in town. He thereupon assumed the theater lease and what had been the old "Grand Opera House" became under his ownership "Hastings's Theater," or "The Hastings."

Fanny Montgomery had contented herself with the hand of a young man named Fosdick who had been summoned to town to organize a commercial club. In two years he added several industries to Montgomery's scant list, and wheedled a new passenger station out of one of the lordly railroads that had long held the town in scorn. Two of the industries failed, the new station was cited as an awful example by the Professor of Fine Arts at the college, and yet Paul Fosdick made himself essential to Montgomery. The commercial club's bimonthly dinners gave the solid citizens an excuse for leaving home six nights a year, and in a community where meetings of whist clubs and church boards constituted the only justification for carrying a latch-key this new freedom established him at once as a friend of mankind. Fosdick was wholly presentable, and while his contributions to the industrial glory of Montgomery lacked elements of permanence, he had, so the "Evening Star" solemnly averred, "done much to rouse our citizens from their lethargy and blaze the starward trail." After he married Fanny, Fosdick opened an office adjoining the Commercial Club rooms and his stationery bore the legend "Investment Securities." Judge Walters, in appointing a receiver for a corporation which Fosdick had organized for the manufacture and sale of paving-brick, inadvertently spoke of the promoter's occupation as that of a "dealer in insecurities"; but this playfulness on the court's part did not shake confidence in Fosdick. He was a popular fellow, and the success of those Commercial Club dinners was not to be discounted by the cynical flings of a judge who was rich enough to be comfortably indifferent to criticism.

Amzi Montgomery being, as hinted, a person of philosophic temperament, had interposed no manner of objection to the several marriages of his sisters until Josephine, the oldest, and the last to marry, tendered him a brother-in-law in the person of Alexander Waterman. Josephine was the least attractive of the sisters, and also, it was said, the meekest, the kindest, and the most amiable. An early unhappy affair with a young minister was a part of the local tradition, and she had been cited as a broken-hearted woman until she married Waterman. Waterman was a lawyer who had been seized early in life with a mania for running for Congress. The district had long been Republican, but with singular obstinacy Waterman insisted on being a Democrat. His party being hopelessly in the minority he was graciously permitted to have such nominations as he liked, with the result that he had been defeated for nearly every office within the gift of a proud people. He was a fair jury lawyer, and an orator of considerable repute among those susceptible to the blandishments of the florid school.

Amzi's resentment of Josephine's choice was said to be due to a grilling the banker had received at Waterman's hands on the witness stand. Once while standing on the steps of his bank for a survey of the visible universe, Amzi was rewarded with an excellent view of the liveliest runaway that had thrilled Main Street in years. Several persons were hurt, and one of the victims had sued the grocer whose wagon had done the mischief.

Waterman was the plaintiff's attorney, and Amzi Montgomery was, of course, an important though reluctant witness. The banker loathed litigation in all its forms and in his own affairs studiously avoided it. It enraged him to find one of his idiosyncrasies advertised by the fact that he had observed the violent collision of a grocer's wagon with a fellow-citizen. His anger was augmented by the patronizing manner in which Waterman compelled him to contribute to the record of the case admissions touching his habits of life, which, though perfectly lawful and decorous, became ridicu-

lous when uttered on oath in a law court. Every one knew that Mr. Montgomery stood on the bank steps at intervals to take the air, but no one had ever dreamed that he would be obliged to discuss or explain the habit.

The "Evening Star" printed all of his testimony that it dared; but as the cross-examination had been conducted before a crowded courtroom the neat give and take between lawyer and witness had not lacked thorough reporting. For several weeks thereafter Amzi did not appear on the bank steps; nor did he revert to his old habit until satisfied that groups of idlers were not lying in wait. After Josephine introduced Waterman to the family circle Amzi seemed generously to overlook the offense. He was as cordial toward him as toward either of the other brothers-in-law, with the exception of Kirkwood, though of course Kirkwood, strictly speaking, no longer continued in that relationship.

These details aside, it is possible to return to the bank, and await the result of that furtive gesture with which Mr. Amzi Montgomery responded to Phil Kirkwood's signal from the window of the photograph gallery. By half-past four the clerks had concluded their day's work; the routine letters to Chicago, Cincinnati, and Indianapolis correspondents had been sealed and dispatched, and the vault locked by Mr. Montgomery's own hand. Thereupon he retired to the back room, unlocked the Franklin Street door and beguiled himself with the "Evening Star." Shortly before five o'clock he heard light steps outside followed by a tap and Phil opened and closed the door.

"'Lo, Amy!"

She pronounced the *a* long, after a fashion she had adopted in childhood and refused to relinquish. Amzi was "A-mee" to Phil. She glanced into the bank room, seized his newspaper, crunched it into a football, and kicked it over the tellers' cages into the front window. Then she pressed her uncle down into his chair, grasped his face in her hands, and held him while she kissed him on the nose, the left eye, and the right cheek, choosing the spot in every instance with

provoking deliberation as she held his wriggling head. He lost his cigar and his spectacles were knocked awry, but he did not appear to be distressed. Phil set his spectacles straight, struck a match for a fresh cigar, and seated herself on the table.

"I'm back, Amy. How did you know we'd be home today?"

"Dreamed it," said Amzi, apparently relieved that her assaults upon his peace and dignity were ended.

"I'd been watching for you half an hour before you came out on the steps. I'd about given you up."

"So? You were pretty late getting home last night. Your father ought to be ashamed of himself."

Amzi glared at Phil. His curiously large blue eyes could, at will, express ferocity, and the red and purple in his face deepened as he shut his jaws tight. She was not, however, in the least disturbed, not even when he pushed back his chair to escape her swinging legs, and pointed his finger at her threateningly.

"I wanted to see you," he gasped.

"So I inferred," Phil remarked, bending forward and compressing her lips as though making a careful calculation, then touching the point of his nose.

Amzi rubbed the outraged nose with the back of his hand, wheezed hoarsely (the effect of the rain upon his asthma), and cleared his throat.

"You'll come down from your high horse in a minute. I've got something to tell you that will sober you up a bit."

Phil raised her hands and with brown nimble fingers found and readjusted the pin that affixed a shabby felt hat to her hair. Then she folded her arms and looked at the tips of her shoes.

"The suspense is killing me. I who am about to die salute you!"

Amzi frowned at her levity. His frown caused a disturbance throughout his vast tracts of baldness.

"You'll change your tune in a minute, my young commodore. Have you seen your aunts?"

"No; but it's not their fault! Aunt Josie called; the others telephoned for dates. I saw Aunt Josie first, which explains why we did n't meet. I knew something was up."

"Something is up. They got me over to Josie's last night to ask me to help. It's a big programme. And I wanted to warn you in advance. You've got to stop all your capers; no more camps on Sugar Creek, no more tomboy foolishness; no more general nonsense. You've got to be a civilized woman, and conduct yourself according to the rules in such cases made and provided."

"Oh, is that it? And they got you to tell me, did they? How sweet of them!" observed Phil. "I might have guessed it from the look of Aunt Josie's back as she went out the gate."

"Her back? Thunder! How did you see her back?"

"From the roof, Amy, if you must know. If you had three aunts who had turned up every few minutes all your natural life to tell you what not to do, you'd run for the roof, too, every time you heard the gate click. And that last cook they put in the house was just a spy for them. But she did n't spy long! I've bounced her!"

Amzi blinked and coughed, and feigned even greater ferocity.

"That's it! That's the kind of thing you've got to stop doing! You're always bouncing the hired girls your aunts put in the house to take care of you and you've got to quit; you've got to learn how to manage a servant; you've got" — and he drew himself up to charge his words with all possible dignity — "you've got to be a lady."

"You insinuate, Amy, that I'm not one, just natural born?"

"I don't mean any such thing," he blurted. "You know mighty well what I mean — this skylarking, this galloping around town on your pony. You've got to behave yourself; you've got to pay attention to what your aunts tell you. You've got to listen to me!"

"Look me in the eye, you old fraud! I'll bet every one of 'em has called you up to tell you to see me and give me a lecturing. They 're a jolly lot of cowards, that's all. And I came over here thinking you wanted to be nice and cheerful like you always used to be. All by your dear old lonesome you'd never think of talking to me like this; I've a good notion to muss you up!"

The thought of being mussed was clearly disturbing. He rose hastily and retreated to the barred window, with the table between them.

"Oh, you're guilty! I always know when they've been putting you up to something. Come along now and sit down like a good old uncle and tell me what new idea has struck those foolish females. Sit down right there in your little chair, Amy; I'll let you off from that mussing if you tell the truth."

"You see, Phil," he began earnestly, "you've grown up. You're not a kid any more to chase cats and dogs through the court-house square, and flip on the interurbans, but a grown woman, and you've got to begin acting like one. And you've got to begin right now. Just look at your shoes; look at that hat! What kind of clothes is that sailor boy's suit you're wearing? You've got to dress like a decent white girl that's had some bringing-up, and you've got to — you've got —" Amzi coughed as though afraid of the intended conclusion of his sentence. Phil's eyes were bent upon him with disconcerting gravity. He hoped that Phil would interrupt with one of her usual impertinences; but with the suspicion of laughter in her eyes she waited, so that he perforce blurted it out. "You've got to go into society; that's what's the matter!"

Phil moved her head slightly to one side, and her lips parted. A faraway look came into her eyes for an instant only. Amzi was watching her keenly. He was taken aback by her abrupt change of manner; her sudden sobriety baffled him. Something very sweet and wistful came into her face; something that he had not seen there before, and he was touched by it.

"I suppose I must change my ways, Uncle Amy. I do act like a wild zebra, — I know that. But I 'm sorry. Of course it 's silly for a girl who 's nearly nineteen to be as skittish as I am. And they tell me I 'm a bad example to my cousins and the whole town. It 's tough to be a bad example. What 's this they 're going to do to me?"

"Oh, you 've got to be brought out; you 've got to have a party; they want me to have it in my house."

"All right," said Phil tamely. She seemed, indeed, to be thinking of something else. Her manner continued to puzzle him; he was even troubled by it. He relighted his cigar and watched the smoke of the extinguished match after he had tossed it into the little grate.

"Uncle Amy," said Phil, quite soberly, "I 'm really serious now. I 've been wondering a good deal about what 's going to become of me."

"How 's that, Phil?"

"Well, I 'm not as silly as I act; and I 've been wondering whether I ought n't to try to do something?"

"What kind of something? Housekeeping — that sort of thing?"

"Yes; but more than that. I ought to go to work to earn money."

Amzi shrugged his shoulders.

"Thunder! you can't do that," he said with decision. "It would n't be proper for you to do that."

"I don't see why not. Other girls do."

"Girls do when they have to. You don't have to."

"I 'm not so sure of that. We might as well be sensible if we 're going to talk about it."

Amzi agreed to this with a nod and resettled himself in his chair.

"Daddy is n't making enough to take care of us, that 's all. This afternoon I was over in his office cleaning up his desk, — you know he never does it himself, and even a harum-scarum like me can help it some, — and I saw a lot of things that scared me. Bills and things like that. And it would be

hard to talk to daddy about it; I don't think I ever could. And you know he really could make a lot of money if he wanted to; I can tell that from the letters he gets. He does n't answer his letters. Every month last year I used to straighten his desk, and some of last spring's bills are still there, and they have n't been paid. I know, of course, that that can't go on forever."

"You ought n't to have to bother about that, Phil. It's none of your business."

"Yes," she replied, earnestly, "it is my business. And it's been troubling me for a long time. I can't talk to father about it; you can see how that would be; and he's such a dear — so fine and kind. I suppose there is n't anybody on earth as fine as daddy. And he breaks my heart, sometimes; goes about so quiet, as though he had gone into himself and shut the blinds, as they do in a house where somebody's dead. It seems just like that, Uncle Amy."

Amzi was uncomfortable. It was not to hear her speak of drawn blinds in houses of the dead that he had summoned Phil for this interview. His sisters had asked him to reason with her, as they had often appealed to him before in their well-meant but tactless efforts to correct her faults, but she had evinced an accession of reasonableness that made him uneasy. She had changed from the impulsive, exasperating young creature he knew into an anxious, depressed woman in a mackintosh, whom he did not know at all! He breathed hard for a few minutes, angry at his sisters for bringing this situation to pass. It was absurd to tame a girl of Phil's spirit. He had enjoyed, more than anything in his life, his confidential relations with Phil. It was more for the fun of the thing than because there was any cause for it that a certain amount of mystery was thrown about such interviews as this. There was no reason on earth why Phil should n't have entered by the front door in banking-hours, or visited him in her grandfather's house where he lived. But he liked the joke of it. He liked all their jokes, and entered zestfully into all manner of conspiracies with her, to the dis-

comfiture of the aunts, to thwart their curbing of her liberties. He prided himself upon his complete self-control, and it was distinctly annoying to find that Phil's future, seen against a background plastered with her father's unpaid bills, caused a sudden hot anger to surge in his heart. Within the range of his ambitions and desires he did as he liked; and he had a hardened bachelor's fondness for having his way. He walked to the window and stared out at the street. It grew late and the rain was gathering volume as though preparing for a night of it.

A truck heavily loaded with boxes and crates of furniture moved slowly through Franklin Street toward the railway. Amzi was at once alert. He read much current history in the labels on passing freight, and often formed the basis for credits therefrom. Was it possible that one of the bank's customers was feloniously smuggling merchandise out of town to avoid writs of attachment? Such evils had been known. Phil jumped from the table and joined him at the window. She knew her Uncle Amzi's mental processes much better than he imagined; suspicion was writ large on his countenance.

"Humph!" she said. "That's only the stuff from the Samuel Holton house. Charlie and Ethel are moving to Indianapolis. That's some of the furniture they had in their town house here. I saw the crates in the yard this morning."

"I believe you're right, Phil; I believe you're right."

His eyes opened and shut several times quickly, as he assimilated this information. Then he recurred to Phil's affairs.

"Speaking of money, Phil, we'll have to do something about those unpaid bills. In a town like this everybody knows everybody's business — except yours and mine. We can't have your father's bills piling up; they've got to be paid. And this brings me to something I've meant to speak to you about for some time. In fact, I've just been waiting for a chance, but you're so confoundedly hard to catch. There's — a — some money — er — that is to say, Phil, as executor

of your grandfather's estate, I hold some money, that — er —"

He coughed furiously, blew his nose, and made a fresh start.

"I'm going to open an account for you — your own money, understand!—and you can pay those bills yourself. We'll start with, say, five hundred dollars and you can depend on a hundred a month. It will be strictly — er — your money. Understand? You need n't say anything to your father about it. That's all of that."

He feigned sudden interest in the wet street, but Phil, whose eyes had not left him, tapped him lightly on the shoulder.

"Oh, no, you don't! You have n't a cent that belongs to me, and you know it, you splendid old fraud. And don't you try that game on me again or I'll stop speaking to you."

"Do you mean —" he began to bluster; "do you mean to say that I don't know my own business? Do you think I'm going to steal money from your grandfather's estate to give you? Why —"

"You were n't born to adorn the front row of successful liars, Amy. And even if you had a million or two lying round loose, you could n't give me a cent of it; I would n't take it. It would n't be square to daddy; daddy's a gentleman, you know, and I could n't do anything meaner than to take your money to pay his debts with. So there, you old dear, I've a good notion to muss you up, after all."

He again put the table between them, and stood puffing from the unwonted haste with which he had eluded her grasp. He had managed the matter badly, and as his hand, thrust into his coat pocket, touched a check he had written and placed there as a preliminary to this interview, a sheepish expression crossed his face.

"Well," he blurted, "I'd like to know what in thunder you're going to do! I tell you it's yours by right. I ought to have given it to you long ago."

"I'm skipping," said Phil, reaching down to button her raincoat. "We're going to Rose's for tea."

"Tea?"

Amzi's emphasis implied that in tea lay the sole importance of Phil's announcement; and yet, subjected to even the most superficial analysis, Mr. Montgomery's sensations were not in the least attributable to the thought of tea. Tea in the sense intended by Phil was wholly commonplace, — a combination of cold meat, or perhaps of broiled chicken, with hot biscuits, and honey or jam, or maybe canned peaches with cream. Considered either as a beverage or as a meal, tea contained no thrill; and yet perhaps the thought of tea at Miss Rose Bartlett's aroused in Amzi Montgomery's breast certain emotions which were concealed by his explosive emphasis. Phil, turning up the collar of her mackintosh, reaffirmed the fact of tea.

"You never come to my house for just tea, but you go to Rose's. You're always going to Rose's for tea," boomed Amzi.

"Daddy likes to go," added Phil, moving toward the door.

"I suppose he does," remarked Amzi, a little absently.

"By-by, Amy. Thanks, just the same, anyhow."

"Good-night, Phil!"

Phil lingered, her hand on the knob.

"Come over yourself, after tea. There may be music. Daddy keeps his 'cello over there, you know."

"His 'cello?"

It seemed that 'cello, like tea, was a word of deep significance. Amzi glared at Phil, who raised her head and laughed.

"Nonsense!" he ejaculated, though it was not clear just wherein the nonsense lay.

"Oh, your old flute is over there, too," said Phil, not without scorn.

Having launched this she laughed again and the door closed upon her with a bang. She hammered the glass with

her knuckles to attract his attention, flung back her head as she laughed again, and vanished.

Amzi stared at the door's rain-splashed pane. The world was empty now that Phil had gone. He drew down the shabby green blind with a jerk and prepared to go home.

CHAPTER III

98 BUCKEYE LANE

THE Bartlett sisters lived in Buckeye Lane, a thoroughfare that ran along the college campus. Most of the faculty dwelt there, and the Bartlett girls (every one said "the Bartlett girls" just as every one said "the Montgomery girls": it was established local usage) were daughters of a professor who had died long ago.

Rose was the housekeeper, and a very efficient one she was, too. In all business transactions, from the purchase of vegetables to the collection of the dividends on their small inheritance, Rose was the negotiator and active agent. She was, moreover, an excellent cook; her reputation in this department of domestic science was the highest. And as two women can hardly be expected to exist on something like four hundred dollars a year (the sum reluctantly yielded by their patrimony), Miss Rose commercialized her genius by baking cakes, cookies, jumbles, and pies, if demanded. In Montgomery, where only Mrs. William Holton had ever kept more than one servant (though Fanny Fosdick had attempted higher flights), Miss Rose was an ever-ready help in times of domestic adversity to distracted housekeepers who found the maintenance of even one servant attended with the gravest difficulties.

Miss Nan was an expert needlewoman, and, like her sister, augmented their income by the labor of her hands. Her contributions to the pot were, indeed, much larger than Rose's. The clients she served were chiefly women of fastidious taste in these matters who lived in surrounding cities. Her exhibitions of cross-stitching, hemstitching, and drawn-work were so admirable as to establish a broad field for her enterprises. Her designs were her own, and she served ladies who

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liked novel and exclusive patterns. These employments had proved in no wise detrimental to the social standing of the Bartlett girls. If Rose baked a cake for a wedding supper, this did not militate in the least against her eligibility as a guest of the occasion. And likewise Nan could unfold a napkin she had herself hemstitched for a consideration, without the slightest fear that any one would make invidious comments upon the fact.

In the matter of the respective ages of the sisters no stranger was ever informed of the exact fact, although every one knew. Judge Walters had established an unchangeable age for both of them. They were, the judge said, twenty-nine; though as they were not twins, and as he had persisted in this fallacy for almost a decade, it is difficult to see how they could both be permanently twenty-nine.

Not all the time of these ladies was spent in cooking and needlework. Miss Rose was a musician, who played the organ at Center Church and was usually the sympathetic accompanist at all concerts given by local talent. And, as though not to be outdone, Miss Nan quietly exercised the pen conjointly with the needle. Several editors in New York were quite familiar with the neat backhand of a lady they had never seen who sent them from an unheard-of town in Indiana the drollest paragraphs, the most amusing dialogues, and the merriest of jingles. Now and then Nancy Bartlett's name was affixed to an amusing skit in which various Montgomery people found their foibles published to the world, though with a proper discretion, and so amiably that no one could take offense. With the perversity of such communities, many declared that Miss Rose was more talented than Miss Nan, and that she could have written much better things than her sister if she had chosen. But what could have been more ridiculous than any attempt to arouse rivalry between sisters who dwelt together so contentedly, and who were the busiest and happiest women in town!

The Bartlett girls were the best friends the college boys had. If one of these ladies undertook, in the absence of a

manservant, to drive the mower across their fifty feet of lawn, some youngster invariably appeared to relieve her of this task. Or if wood or coal were observed lying upon the walk in front of the Bartlett gate, it was always a question whether the Sigma Chis or the Phi Gamma Deltas would see the fuel first and hasten to conceal anything so monstrous, so revolting to the soul of young Greeks, in the Bartlett cellar. Amid all their vocations and avocations, the Bartletts moved tranquilly in an atmosphere of luxurious leisure. They were never flustered; their employments were a kind of lark, it seemed, never to be referred to except in the most jocular fashion. When Rose had entrusted to the oven a wedding-cake or a pan of jumbles she would repair to the piano for a ten-minute indulgence in Chopin. Similarly indifferent to fate, Nan at intervals in the day drew a tablet and fountain-pen from her sewing-table and recorded some whimsicality which she had seemingly found embedded in the mesh of a shopping-bag she was embellishing. And when, in due course, a funny-looking, canary-colored envelope carried this fragment to the desk of some bored phlegmatic editor, he would, as like as not, grin and scribble an order to the cashier for two dollars (or some such munificent sum) and pin it to the stamped "return" canary envelope, which would presently reach Number 98 Buckeye Lane, Montgomery, Indiana.

Phil Kirkwood hardly remembered a time when Number 98 had not been a safe port in the multitudinous squalls that beset her youth. The Bartletts were wholly human, as witness their pantry and garret — veritable magazines of surprises! Miss Rose was a marvel at cutting out silhouettes; Miss Nan would, with the slightest provocation, play bear or horse, crawling over the floor with Phil perched on her back blowing a horn. It was no wonder that Phil's vagrant steps turned instinctively toward Number 98. In the beginning her father used to seek her there; and having by this means learned the way, it was the most natural thing in the world for father and daughter to visit the Bartletts together.

A man whose wife divorces him is entitled to some social consolations, and if tea and jam at the house of two maiden ladies of irreproachable character satisfies him, the community should be satisfied also. The gossips had never been able to decide which of the Bartlett girls was likelier to assume the rôle of Phil's stepmother. There were those who favored Rose. As Kirkwood played the 'cello, Rose to some observers seemed more plausible by reason of her musical talent. Others believed that it would be Nan, as Nan was "literary" and Kirkwood was a scholar, suspected of "writing," though just what he wrote no one was able to say. It had been said thousands of times that Amzi Montgomery must eventually marry one of the Bartletts, but here, too, opinion was divided as to which one would probably be so favored. Amzi had fluted in the Schumann Quartette, devoted to chamber music, but his asthma had broken up the club, and he now rarely essayed the instrument. Still, Amzi loved his joke, and Nan was a joker. So it was clear that either Kirkwood or Montgomery might with propriety marry either Rose or Nan. Whenever a drought seemed imminent in local gossip, these oases bubbled.

Phil's aunts were not unaware of the high favor in which their niece held the Bartletts; nor had they failed to speculate upon the chances of Kirkwood's remarrying. They resented the idea, chiefly because such action would cause a revival of the old scandal involving their sister, which they were pardonably anxious to have forgotten. Then, too, it was their solemn duty to keep their hands on Phil, who was a Montgomery and entitled to their consideration and oversight, and if Kirkwood should remarry, Phil would be relinquished to the care of a stepmother, a grievous thought at all times.

On this rainy October evening, tea was dispatched in the gayest humor in the little Bartlett dining-room. Rose and Phil disappeared in the kitchen to "do" the dishes while Nan and Kirkwood communed in the book-lined living-room.

"You've had a talking with Phil," said Kirkwood.

"Yes; she came in this morning, when Rose was out and I said several things to her that I ought to have said long ago. It was n't easy to say them. But it 's time for her to sober down a little, though I wish in my heart she could go on forever just as she is. It does n't seem possible that she 's a woman, with a future to think about."

"Phil's future —" murmured Kirkwood pensively.

"Your future and hers are bound up together; there 's no escaping that."

"I 'm afraid that 's so! There are a thousand things I know should be done for her, but I don't grasp them. I seem unable to get hold of anything these days."

He looked at his hands, as though wondering at their impotence. They were bronzed and rough from the camp, but his sensitive nature was expressed in them. The gray showed in his beard and hair. Where the short beard did not hide his cheeks they were tanned. His blue serge suit had been freshly pressed; a polka-dot scarf was neatly tied under the points of a white-wing collar. He suggested an artist who had just returned from a painting trip in the open — a town man who was n't afraid of the sun. If an artist one might have assumed that he was none too prosperous; his white cuffs were perceptibly frayed. Nan Bartlett scrutinized him closely, and there came into her eyes the look of one about to say something, long withheld and difficult to say.

She was a small, fair woman, with a becoming roundness of figure. Her yellow hair, parted evenly in the middle, curled prettily on her forehead. A blue shirt-waist with a turnover collar and a ready-made skirt spoke for a severe taste in dress. A gold-wire bracelet on her left wrist and a stick-pin in her four-in-hand tie were her only ornaments. She had a fashion of raising her arm and shaking the bracelet back from her hand. When she did this, it was to the accompaniment of a slight turning of the head to one side and a dreamy look came into her large blue eyes. It was a pretty, graceful trick. She did not hesitate now that her mind was made up, but spoke quickly and crisply.

"You don't work hard enough; you are not making your time count. It is n't fair to Phil; it is n't fair to yourself."

"That's true; I know it," he replied, meeting her eyes quickly.

"And now's the time for you to change; Phil needs you. Phil's going to need a lot of things—money, for example. And you've reached a time of life when it's now or never."

The bracelet flashed back under her cuff. She looked at her wrist wonderingly as if surprised that the trinket had disappeared; then she glanced at Kirkwood, casually, as though she were in the habit of saying such things to him, which was not, however, the fact.

He straightened himself and his hands clenched as though to do battle at her behest.

"Mine's a wasted life; for years everything has seemed futile. I'm glad you spoke to me. I need to be brought up short."

Nan nodded. This was not a debatable question; undeniably he did need to be brought up with a sharp turn. It was in her mind that perhaps she had said enough; but she wished to make sure of it.

"Nobody can touch you at your best; it's your best that you've got to put into the struggle. It must n't be said of you that you neglect business, and even refuse cases; and they do say that of you."

"I've grown careless and indifferent," he confessed; "but it's time for me to wake up. I can't see Phil heading for the poorhouse and that's where we're going."

"No doubt of it!" she assented. "Phil's aunts complain of you, and say that if you won't care for her you ought to turn her over to them. That's funny, on one side, and on the other it is n't. There's a good deal to support their attitude. Phil's needs are those of a girl ready to meet the world, and she will need money. And I've noticed that money is a shy commodity; it does n't just come rolling uphill to anybody's doorstep."

Kirkwood knew perfectly well the elusiveness of money; it

seemed less so now from Nan's way of stating the fact. When one needed a dollar one should go and find it; this was clearly Miss Nan's philosophy, and in her own affairs he knew that she had demonstrated its efficacy.

He lowered his voice as though about to touch upon a matter even more confidential than any that had engaged their attention. It was evidently something wholly pleasant that he wished to speak of; his eye brightened and his face flushed slightly. The look he bent upon her was of unmistakable liking.

"'The Gray Knight of Picardy' is booming. I saw a stack of him at Crosby's to-day: half a dozen people have asked me if I read it. It was put out so late in the spring that it's astonishing how it's carried through the summer. Some of the papers are just reviewing it — and the more deliberate journals are praising it. And when we were speaking of money matters a bit ago, I clean forgot that I have a check from the publisher that I'm going to hand you now."

He drew from his pocket a draft which she took eagerly and glanced at.

It was for two thousand dollars, payable to Nancy Bartlett. Nan slipped it quickly into the drawer of her sewing-table. As she drew her hand away, he caught and held it an instant. Nan did not look at him as she quietly freed herself. She ignored the act, though her cheek flushed scarlet. She minimized the incident by shaking down her bracelet.

"Half of that is yours," she said. "I will deposit it to-morrow and give you my check. You ought to have made the contract in your own name, but I never thought they would take it — much less that it would sell, or I should have insisted in the beginning."

"Well, I had faith in your three quarters of the work; mine is the poorest part of it."

"Your half made it possible, — the form and the planning. I never could have done a long-sustained thing like that; I'm a paragrapher, that's all."

"You're a humorist of a high order," he said warmly.

"It's the huge joke of the thing that is making people like it. Let me see, the publisher is advertising a quotation from some paper that has called it the funniest book in ten years."

"That's a stock phrase of the critics," said Nan; "they merely change the title of the book from year to year. But it's been fun doing a book that way and putting it out anonymously. Judge Walters spoke to me of it yesterday; said he had stayed up all night to finish it."

"It's going to take more ingenuity than I possess to hide the authorship; that's why I want you to carry the burden. The publisher says the public demand to know who Merlin Shepperd is. And three magazines want a short story by the author of 'The Gray Knight of Picardy.' I'll send you the letters. That enterprising Phil has an uncomfortable habit of running through my desk and I'm likely to forget to lock up these things. She thought I was working on a brief all last winter when I was doing my part of the 'Gray Knight.' But I turn the partnership over to you now — with all the assets and liabilities and the firm name and style. You are Merlin Shepperd and I am Kirkwood, attorney and counselor at law, over Bernstein's. You see," he added, smiling, "your lecture led right up to that. No more literary ventures for me!"

"Well, I 'd forgotten the 'Gray Knight' for the moment; but in spite of him I believe you had better stick to the law."

"There's this, Nan," he said earnestly, looking at her with an intentness that caused her to move uneasily; "it would seem quite natural for a partnership like this to be extended further. This world would be a pretty bleak place without you. You know and understand that. And there is Phil; Phil needs you just as I do. I mean to start afresh at the law; I mean to make myself count. And I need you."

He rose and looked down at her. It was as though by this act he presented himself as a rehabilitated Thomas Kirkwood; a man ready to grapple with the world afresh for her

sake. He bent over and touched lightly her hands clasped quietly upon her knee.

"Dear Nan: I love you, Nan," he said softly, and stepped back, waiting for her to speak.

She raised her head and their eyes met.

"Tom," she said, "you are the dearest of men; but that is not for you and me. It will never be for you and me. And please, Tom, because you are the finest of men, never speak of this again. You will promise, won't you?"

"No," he said, shaking his head slowly; "I will not promise. You have reasons and I think I know what they are. I want to talk to you soon, for this has been in my heart a long time. I meant to speak to you last spring. But now the need is greater. I not only need you, but Phil needs you."

She smiled at the mention of Phil.

"That's a poor argument. Phil really does n't need any one but you. I should be afraid of spoiling dear, splendid Phil."

It was upon this that Rose and Phil came in from the kitchen. Rose was taller than her sister, a slender, handsome woman, with an air of distinction which dishwashing in no wise abated. She was one of those American women who wear an apron like a vestment — who, the *vestis domestica* flung aside, adorn the parlor as charmingly as they grace the kitchen.

Phil began to whistle a tune, which Rose tried to identify for her by striking the chords.

"What are you two talking about?" asked Phil, turning from the piano.

"Discussing the origin of the pyramids," replied Nan, rising. "You and Rose must have settled something in all the time you took to the dishes. It was a noisy session, too. You must have been playing drop the teacup."

Phil clasped her hands dramatically, reciting: —

> "A moment then,
> She poised upon the dishpan's utmost verge
> The heirloom teapot old, with flowers bedight.
> And with a cry —"

She paused, feigning forgetfulness. Her father rose quickly and caught up the imaginary fragment: —

"And with a cry
As when some greedy wight, on porridge keen,
Gulps it, and bawleth loud to find it hot, —
Screams for the cook and tuggeth at his sword —"

"Familiar," observed Rose dreamily from the piano. "Is it 'Pelleas and Etarre' or 'The Passing of Arthur'?"

"Nope. 'The Bold Buccaneer,' by the Honest Iceman of Mazoopa," answered Phil.

"And here he is now," said Nan as the front door boomed and rattled.

There was no bell at the Bartletts': but from the door hung a bass-drumstick, with which visitors were expected to thump. This had been a part of the equipment of a local band that had retired from business. In the dispersion of its instruments the drum had reached a second-hand store. Nan, with a keen eye for such chances, had bought and dismantled the drum, and used the frame as a stockade for fresh chirpers from her incubator. The drumstick seemed to have been predestined of all time to serve as a knocker.

"It's Amy. I told him to come," said Phil.

Her father's face fell almost imperceptibly. The company was complete as it was and much as he liked Amzi he resented his appearance at this hour. Rose went to the door.

"It may be Judge Walters. He's been trying to get over for some time to talk about that new book on hypnotism," said Nan.

It proved, however, to be Amzi. They heard him telling Rose in the entry that he was just passing and thought he would drop in.

"That will do for that, Amy," called Phil. "You told me you were coming."

"I told you nothing of the kind!" blustered Amzi.

"Then, sir, you did n't; you *did not!* "

Amzi glared at them all fiercely. His cherubic countenance

was so benevolent, the kind eyes behind his spectacles so completely annulled his ferocity, that his assumed fierceness was absurd.

He addressed them all by their first names, and drew out a cigar. Kirkwood was smoking his pipe. Phil held a match for her uncle and placed a copper ash-tray on the table at his elbow. Rose continued her search for a piece of music, and Nan curled herself on the corner of a davenport that occupied one side of the room under the open bookshelves.

"This looks like a full session; first we've had for some time," remarked Amzi. "Been playing, Rose?"

"No; Phil's trying to remember a tune. Whistle it, Phil."

Phil whistled it, her eyes twinkling.

"Sounds like a dead march done in ragtime," suggested Nan, whose ear was said to be faulty.

"All the great masters will be done over pretty soon by the raggists," declared Phil.

"Spoken like the Philistine you are not, Phil," said Kirkwood. "What you were trying to whistle is the 'Lucia Sextette' upside down. Rose, let's have the 'Mozart Minuet' we used to play. We have n't had it for moons."

She played it, Phil turning the music. Then Kirkwood was reminded of the existence of his 'cello. Amzi watched him tuning it, noted the operation restlessly, and then rose demanding: —

"Nan, where's my flute? Seems to me I left it here the last time we played."

This was a joke. It had been in the house at least six years. Phil whistled a few bars from a current light opera, and pretended to be absorbed in an old etching of Beethoven that hung over the piano. She glanced covertly at her uncle, who knew perfectly well that Phil was laughing at him. Nan, meanwhile, produced the flute. It was in this fashion that the trio was usually organized.

"Bad night for asthma, but let's tackle some of the good old ones," said Amzi.

This, too, was part of a familiar formula, and Rose found

the music. Soon Amzi's cheeks were puffing with the exertion of fluting the "Minuet," while Kirkwood bent to the 'cello. Nan and Phil became an attentive audience on the davenport, as often before. When Amzi dropped out (as he always did), Phil piped in with her whistle, and that, too, was the usual procedure. She whistled a fair imitation of the flute; she had a "good ear"; Rose said her "ear" was too good, and that this explained her impatience of systematic musical instruction. Amzi abused the weather and incidentally the flute; they essayed the Bach-Gounod "Ave Maria" and the "Träumerei," with like failure on Amzi's part. Then Rose played, number after number, Beethoven, Schumann, Chopin, without pause. It was clear that the woman loved her music; that it meant a very great deal to her. Its significance was in the fine lines of her face, beautifully grave, but lighting wonderfully through passages that spoke to her with special meaning. Her profile was toward Kirkwood. He had, indeed, taken a seat that gave him a particular view that he fancied and his eyes wandered from her hands to her lovely, highbred face. No one spoke between the numbers, or until Rose, sitting quiet a moment at the end, while the last chord died away, found her own particular seat by the white wooden mantel.

"I guess those chaps knew their business," observed Amzi. "And I guess you know yours, Rose. I don't know that you ever brought out that nocturne quite so well before. Eh, Tom?"

Kirkwood agreed with him. Rose had surpassed herself, in the opinion of the lawyer. Both men found pleasure in paying tribute to her talents. Amzi turned to Nan, who nodded acquiescence. The banker really loved music, and slipped away several times every winter to Chicago, to hear concerts or the opera. On occasions he had taken Kirkwood and Phil and they had made a great lark of it.

"What's this rumor about the Sycamore Traction being in trouble?" asked Nan.

Amzi rubbed his head. He had not come to the Bartletts'

to discuss business, and the topic was not, moreover, one that interested him at the moment.

"There are a lot of papers on your desk about that, daddy," Phil remarked. "But I suppose those are office secrets."

There was, indeed, a telegram from a New York lawyer asking why Kirkwood had not replied to a certain letter. He glanced at her quickly, apparently disturbed that the matter had been mentioned. Her father's inattention to the letter of the New York lawyer had, independently of Nan Bartlett's reference to the traction company, caused Phil to make certain resolutions touching both her father and herself.

"I've got my hand on that, Phil. I've answered."

Phil saw that the subject of this correspondence, whose import she had scarcely grasped, was not to be brought into the conversation. She turned away as Amzi addressed her father in a low tone.

"Tom, as I remember, you made a report on that scheme before the bonds were sold. Do you mind telling me whether that was for the same crowd that finally took it up?"

"Yes; but they cut down the amount they undertook to float. Sam Holton sold a lot of the bonds along the line; a good many of them are held right here in this county."

"They are, indeed. It seemed a plausible thing for the home folks to own the securities of a company that was going to do so much for the town; they pulled that string hard. It was a scheme to draw the coin out of the old stocking under the fireplace. If it was good for widows and orphans out in Seattle and Bangor, why was n't it good for 'em at home? And it *is* good for the people at home if it's played straight. I've had an idea that these cross-country trolleys will have about the same history the steam roads had,—a good many of 'em will bust and the original investors will see their securities shrink; and there will be smash-ups and shake-downs and then in time the lines will pay. Just what's the trouble here, Tom, if you don't mind?"

"There's an apprehension that the November interest

won't be paid. The company's had some hard luck — a wreck that 's piled up a lot of damage suits, for one thing; and in one or two counties the commissioners are trying to make them pay for new bridges — a question of the interpretation of the franchise. I gave warning of that possibility."

"Thunder! I hope it won't come to the worst. I did n't know you were keeping track of it."

"One of my old classmates at Williams is counsel for the Desbrosses Trust and Guaranty Company which is the trustee for the bondholders. I passed on the mortgage for them as to its local aspects. I 'm going over to Indianapolis to meet him in a few days to determine what to do in event the interest is defaulted. The management has been unsatisfactory, and after five years the replacements are running ahead of the estimates."

"I wonder —" began Amzi; then he paused and rubbed his scalp. "I suppose my neighbor Bill is already out from under."

"I don't know," said Kirkwood soberly. "It was Sam who was the chief promoter."

"Sam was a smooth proposition. Thunder! I lost money when Sam died. I 'd made a bet with myself that they 'd pin something on him before he got through, but he died just out of spite to make me lose. Thunder! Bill makes strong statements."

The strength of the statements made by the First National Bank did not, however, seem to disturb Amzi. What he had learned from Kirkwood had not been in the nature of fresh information, but it had confirmed certain suspicions touching the Sycamore Traction Company. The Bartletts and Phil were talking quietly in a corner. Amzi rose and pulled down his percale waistcoat and buttoned the top button of his cutaway coat, in which he looked very much like a fat robin. He advanced toward the group in the corner.

"Nan," he said, "you did n't buy a Sycamore bond that time I told you not to, did you?"

Rose beat time for her sister mockingly, and they answered in singsong.

"We did not! We did not! But," Nan added, dropping her hands to her sides tragically, "but if we had, oh, sir!"

"If you had I should have bought it of you at a premium. It's hard work being a banker for women: they all want ten per cent a month."

"Paul Fosdick's things were all guaranteed ten per cent a year," remarked Rose.

They all waited for the explosion that must follow the mention of this particular brother-in-law. Nowhere else in town would any one have dared to bring Fosdick, who was believed to be his pet abomination, into a conversation. Even in Hastings he found a kind of joy; the presence of a retired Hamlet among the foliage of the family tree was funny now that he had got used to it; and Amzi had a sense of humor. This little company expected him to explode and he must not disappoint them. The color mounted to his bald dome and his eyes bulged.

"Thunder! Rose, play that jiggly funeral march of a marionette!"

"I refuse," said Rose, spreading her skirts on the divan, "to do anything so cruel!"

"And besides," said Nan, "I bought a share of stock in his brickyard."

"Nan Bartlett," said Amzi, planting himself before her, "I will give you a peck of parsnips for that share."

"Could n't take advantage of you, Amzi; and we never eat parsnips. They're bad for the complexion."

"Thunder!" he snorted contemptuously.

"Thunder" was his favorite, almost his only, expletive, but his thunder was only a single boom without reverberations. His four auditors understood him perfectly, however. Fosdick was always "starting" something. He had even attempted to organize a new cemetery association, which, as Greenlawn was commodious, and as any amount of land adjacent made possible its indefinite expansion, Amzi re-

garded as an absurd and unholy project. With Fosdick, Amzi had no business relations of any kind. He belonged to the Commercial Club, to be sure, but this was a concession on his part; he never attended any of its meetings. And he had, it was said, requested his enterprising brother-in-law to withdraw his patronage from the Montgomery Bank for reasons never wholly clear to the curious. Fosdick had talked about it in bitterness of spirit; Amzi had not. Amzi never talked of his business. He rarely lost a customer; and if a citizen transferred his account to the First or the Citizens' National, it was assumed that Amzi no longer cared particularly to have that individual on his ledgers. Such a transfer aroused in cautious minds a degree of suspicion, for horses rarely died in Amzi's stable.

"Thunder! It 's time to go home. Guess the rain 's stopped."

Amzi set out for home with the Kirkwoods. He was in capital spirits, and kept up a steady give and take with Phil. Just before reaching his own gate they passed Kirkwood's former home. Amzi's sisters persistently demanded that something be done about the abandoned house, which, with its neglected garden, was a mournful advertisement of their sister's ill-doings. It had been a shock to them to discover, a few years after her flight, that it had passed from her to Amzi and from him to Kirkwood. The consideration had been adequate; the county records told the story plainly. There was, of course, no reason why Lois should continue to own a house for which she had no use; but there was less reason why her former husband should acquire the property merely, as it seemed, from motives of sentiment. Every weed in the garden — and the crop was abundant — called attention to the blot on the Montgomery 'scutcheon. And if Kirkwood was silly enough to cling to the old home, while living in a rented house in a less agreeable neighborhood, there was no reason why he should refuse to lease it and devote the income to Phil's upbringing.

It was not a cheerful item of the urban landscape and the

sorrow of Amzi's sisters that it should remain dolefully at their own thresholds was pardonable. The moon looked down at it soberly through dispersing clouds as though grieved by its disrepair. The venerable forest trees that gave distinction to the "old Montgomery place" had shaken their leaves upon this particular part and parcel of the elder Amzi's acres, and piled them upon the veranda steps. The gate, fastened to the post by a chain and padlock, sagged badly, and bulged upon the public walk.

Amzi stopped and pushed it back, causing the chain to rattle dolorously. Kirkwood watched him indifferently. Phil lent her uncle a hand. Amzi, panting from his efforts, ejaculated: "Thunder!" and a moment later they bade each other good-night under the gaslamp at his own gate.

CHAPTER IV

A TRANSACTION IN APPLES

PHIL was not visible the next morning when at seven o'clock Kirkwood glanced about the house for her. She had indulged herself in the matter of rising since the high-school bell no longer regulated her habits, and her father had hardly expected to see her. There was no morning newspaper to read — he took a Chicago daily at his office — and he opened the windows and doors to admit the air. Domestic affairs interested Thomas Kirkwood little. During the years in which Phil was passed from aunt to aunt he had lived at the Morton House, and after establishing the new home that he might have her with him, one or another of the aunts had supervised his household, and at times, to his discomfiture, all had taken a hand at it.

This rented cottage where the Kirkwoods lived was in the least fashionable part of Main Street, beyond the commercial district and near the railroad. Trains thundered through a cut not far from the rear fence, and the cars of the Sycamore Traction Company rumbled by at intervals. The cottage was old but comfortable, and it was remarked that Kirkwood had probably chosen it for the reason that he could go to and from his office without passing his abandoned home. Phil liked living on Main Street. Her devotion to that thoroughfare had been a source of great pain to her aunts. Even as her Uncle Amzi absorbed local color from the steps of his bank, Phil was an alert agent in the field, on nodding terms with the motormen of the interurban cars, and with the jehus, who, cigarette in mouth and hat tipped on one side, drove the village hacks. Captain Joshua Wilson, who had been recorder of his county continuously since he lost a leg at Missionary Ridge, and who wrote a poem every year

for the reunion of his regiment, had written certain lines for the "Evening Star" in which "P. K." was addressed as the Diana of Main Street. As to the soundness of his mythology there might be debate, but there was no question as to Phil's thorough identification with Main Street, all the way from her father's house, past the court-house, shops, and banks, out to the old Sugar Creek Bridge where the town became country without any warning whatever.

It was Judge Walters who first called her "Otherwise Phyllis." This was in Phil's school days before she passed from her aunts' custody. The judge delighted in Phil's battles with the aunts. Whenever his wife began to recount a day's occurrences at the supper-table, and the recital opened promisingly, it was the judge's habit to cut short her prefaces with, "Otherwise Phyllis —" and bid her hurry on to the catastrophe, sparing no tragic detail.

Kirkwood had never, from the day his wife left him, offered himself in the market-place as an object of sympathy. He had been a man of reserves at all times, and the sudden termination of his married life had merely driven him in further upon himself. If he was broken-hearted, the fragments were well hidden. He felt that he was a failure, and he saw men of less ability passing him in the race. Now and then he had roused himself under stress and demonstrated his unusual gifts by striking successes; but after one of these spurts he would relapse into an indifference to which he seemed increasingly ready to yield.

He had risen this morning with a new resolution, attributable to his talk with Nan Bartlett the night before. Even if he did not care for himself, there was always Phil to consider. And Phil was very much to consider. She had decided for herself that the high school had given her all the education she needed. Kirkwood had weighed the matter carefully and decided that she would not profit greatly by a college course — a decision which Phil had stoutly supported. Her aunts favored a year at a finishing school to tone down her rough edges, but having laid their plan before their brother

Amzi that gentleman had sniffed at it. What was the use of spoiling Phil? he demanded. "Thunder!" And there was no reason in the world why Phil should be spoiled.

Phil was not, in any view of the case, an ignorant person. She knew a great many things that were not embraced in the high-school curriculum. Her father harbored an old-fashioned love of the poets; which is not merely to say that at some time in his life he had run through them, but that he read poetry as one ordinarily reads novels, quite naturally and without shame. Something of his own love of poetry had passed to his daughter. He had so trained her that literature meant to Phil not printed pages, but veritable nature and life. Books were a matter of course, to be taken up and put down as the reader pleased, and nothing to grow priggish about. She had caught from him an old habit, formed in his undergraduate days, of a light, whimsical use of historical and literary allusions. She entered zestfully into the spirit of this kind of fooling; and, to his surprise, she had developed an astonishing knack of imitation and parody. Sometimes Kirkwood without preluding, would utter a line for Phil to cap; they even composed sonnets in this antiphonal fashion and pronounced them superior to the average magazine product. Phil had not only learned much from her father, but she had absorbed a great deal of lore at the Bartletts', where everything bookish was vitalized and humanized.

Kirkwood, hearing the creak of the swinging door between the pantry and dining-room, — a familiar breakfast signal, — chose with care a volume of Bagehot and carried it to the table which had been set, he imagined, by the "girl" selected by his sisters-in-law to carry on his establishment during the winter.

He helped himself to grapes, and was eating with his eye on a page of Bagehot when the door swung again and Phil piped a cheerful good-morning. She was an aproned young Phil and her face was flushed from recent proximity to the range. She described her entrance in lines she had fashioned for the purpose: —

"She came
While yet the jocund day was young, and fetched
In hands but lightly singed upon the stove
The coffee-pot, with muddy contents filled —"

Kirkwood, concealing his surprise at seeing her, took his cue: —

"And he, toying meanwhile with fruitage of the vine,
To-wit the mellow grape, scarce breathed to see
The nut-brown maid, and gasped, 'Where is the cook?'"

"Oh, the cook has went, to come down to the plain prose of it, daddy. There was one here yesterday, but one's dynastic aunts had picked her for her powers of observation and ready communication, so I fired her hence. And with that careless grace which I hope you find becoming in me I decided to run the shop all by my lonesome for a while. I though I'd start with breakfast so that any poisons that may creep into the victuals will have time to work while the drug-stores are open. How long do you cook an egg, is it two minutes or two weeks?"

"This will never do," said Kirkwood gravely, watching her pour the coffee. "You should n't have discharged one cook until you had another."

"Tut! There's not enough to do in this house for two able-bodied women — and I'm one! Rose taught me how to make coffee yesterday, and toast and eggs are easy. Just look at that coffee! Real amber? It's an improvement for looks on what you've been brewing for yourself in camp. And I've been watching your winning ways with the camp frying-pan. Rose gave me a cook-book that is full of perfectly adorable ideas. Come up for lunch and I'll show you some real creations."

She slipped away into the kitchen and reappeared with toast and boiled eggs. She had cooked the eggs by the watch as Rose had instructed her. Her father relaxed the severity of his countenance to commend them. But he did not like Phil in this new rôle. The casting forth of the cook provided by the aunts would be regarded as an offense not lightly to

be passed by those ladies; but Phil had never appeared so wholly self-possessed. She poured coffee for herself, diluted it with hot water, buttered a slice of toast with composure, tasted it and complained that the grocer had sent rancid butter.

Kirkwood pushed aside his Bagehot. He did not know just how to deal with a daughter who, without the slightest warning, dispatched her cook and took upon herself the burden of the household. The coffee was to his liking; it was indubitably better than he had been used to; but the thing would not do. He must show Phil the error of her ways and lose no time about it.

"I'm sorry you did n't like the girl they sent you; but you must find another. There's no reason, of course, why you should n't choose for yourself; but it's not easy to find help in a town like this. I can't have you doing the housework. That must be understood, Phil."

"You're not having me; I'm having me, which is a very different thing. If you had driven me into the kitchen with loud, furious words, I should have rebelled — screamed, and made a terrible scene. But you did nothing of the kind. It happened in this wise. Glancing up quite by chance, as it were, you beheld me pouring coffee of my own brewing. Fatherly pride extinguished any feeling of shock or chagrin. You have smothered any class feeling that may linger in your aristocratic soul and are making a good bluff at enjoying the eating of your breakfast with the lady who cooked it. Could anything be more beautiful? The ayes seem to have it; the ayes have it, as I used to be fond of saying when I was boss of the Philomathean. I wish now I'd taken the domestic science course more seriously and spent less time in the gymnasium. But thus it is we live and learn."

Phil's tone made rebuke difficult. He loved her foolishness just as her Uncle Amzi did — just as every one did except her aunts, for whom the affected stiltedness of her speech was merely a part of her general deplorable unconventionality.

"Well, Phil, the idea of your cooking the meals for this establishment is n't debatable. You 're overruled and the debate closed."

"Still harping on my daughter's cooking! Please, in current idiom, cut it out. Try marmalade on that too, too perfect toast."

He accepted marmalade and returned to the attack.

"You see, Phil, everything 's different now. You 've got to wake up to your social responsibilities."

"And be a perfect lady? I know. Amy got me into the back room of the bank yesterday and told me. One's aunts had bullied the old dear into springing the sad intelligence. Then Nan had already given me a session. And now you, too, Brutus, are about to lay the matter before me in a few crisp sentences. But why all this assumption that I 'm not a real lady? There 's a good deal of loose thinking on that subject, to use one of your own best phrases. If there is nothing more before the house —"

Phil had been studiously stuccoing her toast with marmalade, and she bit into it before looking at her father.

"You know perfectly well what I mean, Phil. This is a serious time in your life. You 've got to adapt yourself to the ways of the world — the world of convention. You must consider yourself as a member of society. It 's only in a limited sense that we can be individualists. And I can't have my daughter weighed down with such cares as these you threaten to assume. It would hurt me more than I can tell you if I believed it necessary. But it isn't necessary. None the less I know perfectly well that if it were necessary you would be equal to it — you are equal to anything you undertake. But I can't have you wasting yourself on such things."

"Daddy dear, this is getting terribly philosophical. Let us be really serious for a little bit. You know, we have n't much money, have we? Not very much, anyhow."

She had broached the matter as delicately as possible. It had been in her mind that she must speak to her father

about their affairs, but she had not thought the opportunity would offer so quickly. It was hard to say to him that she had undertaken to manage the housekeeping as an economical measure; that she knew he owed money that he had no immediate prospect of paying.

The hurt look that she had seen in his eyes sometimes was heartbreaking. When Phil was younger, she used to ask about her mother, but later she had never referred to her. Her aunts had, after their fashion, not been above using her mother to point a moral. In their lack of appreciation of the keenness of the child's intuitions or her eager imagination, they had established in her a belief that her mother was a bad woman: the facts spoke for themselves. And having had a bad mother it was incumbent upon Phil to choose her path with a particular care and to walk in it circumspectly.

Phil had, by this time, considered the case from the changing viewpoints natural to the young mind. In that rosy light through which a girl of fifteen is apt to view life, — the first realizations of sex, the age of the first novels, — Phil had not been free from the contemplation of her mother as a romantic figure. For a woman to forsake a husband for a lover was not without precedents. Phil had dreamed over this a good deal, in an impersonal sort of way, and the unknown mother had been glorified in scenes of renunciation, following nobly the high call of a greater love. By a swift transition her father assumed the sympathetic rôle in the domestic drama. She chanced upon novels in which the spurned husband was exalted to the shame of the dishonorable wife. Her father fitted well into this picture. She even added herself to the *dramatis personæ*, not without a sense of her value in the scene. But these were only passing phases. There was no morbid strain in Phil. Her father was the best of companions, and she was quick to recognize his fineness and gentleness and to appreciate his cultivation with its background of solid learning.

Phil's question startled her father. Money had never been

discussed in the household, and this new gravity in his daughter's eyes troubled him. Phil's needs had been few; her demands had burdened him little. Her aunts had bought her clothes and sent him the bills. When he gave her money to spend, he never asked for an accounting, though he was often amused by the uses to which she put it; and sometimes he had been touched by her gifts at Christmas or on his birthdays, which ranged from a reckless investment in gay neckties to a set of some author whose definitive edition he had coveted — Shelley or Landor or Matthew Arnold. No; money was not a subject that had interested Phil, and her father found her direct question disconcerting.

"No, Phil. We are not rich — far from it. It's hardly possible for a lawyer to grow rich in a town like this. But I have n't been doing as well as I could lately. I've got to do better and I must be about it."

He drew himself up in his chair and glanced at his watch. It had stopped, and as the court-house clock boomed eight he set it. It was quite like him to allow his watch to run down.

"I was in your office yesterday, daddy, and I hope you won't mind, but I was straightening your desk and I could n't help seeing some old bills. Several of them had been there a long time. My graduating dress has n't been paid for — and some things like that. We must economize until those bills are paid. And I was thinking that you ought to get more money out of the building. Rents are going up on Main Street. I heard Paul Fosdick say so. You ought to raise the clothing store rent right away. I don't know of any easier way of getting money," she added drolly, "than by wringing it from the tenants."

She laughed, to make it easier for him.

"Yes; that's one way of doing it; only Bernstein had a long lease that expires — I'm not sure when it does expire —" he concluded, and the color deepened in his dark cheeks. It was his business to know when the lease on the property expired, and as though reminded by this lapse of

similar failures in other directions, he drew out his watch again and made sure that he had wound it.

"It expires," said Phil, "on the last day of this next December. I looked it up yesterday afternoon in that little memorandum book you keep in your desk."

"I guess that's right. I'm glad you mentioned it. I'll see Bernstein right away and ask him if he wants to renew the lease. I suppose I ought to coax a higher rent out of him, but he's been there a long time."

"Oh, he'll stand another fifty and be glad of it. His sign is on all the fences in the country — 'Bernstein's — The Same Old Place.' It would cost him some money to change that. And you could cheer him up by painting the front of the building. The interurban is bringing a lot more business to Montgomery. I've been thinking we ought to do something about that third floor room where the photograph shop used to be. Bernstein has an upstairs room in the next building where his tailor imparts that final deft touch that adjusts readymade garments to the most difficult figure. It would be handier for him to conduct the sartorial transformations in the chamber over his own gate, would n't it? And I don't think we need wait for that photographer to come back from the penitentiary or wherever he languisheth."

She was minimizing the significance of these suggestions — a significance that lay, she knew, in the fact of their coming from her — by lapsing into the absurdities with which she embellished her familiar talk. She pronounced "languisheth" with a prolongation of the last syllable that gave to it a characteristic touch of mockery.

"I'd been hoping he'd show up again and cart off his rubbish. But we've had some fun out of the gallery. If we rent it to Bernstein for his retouching mysteries, we shan't have any place to develop our negatives."

"That's so; but maybe we can retouch Bernstein for enough extra to get them done for us. It's the ducats, my lord, that move my fancy. The Bernsteins have grown almost disagreeably rich at the same old stand and it's about

time the Kirkwoods were thrusting their talons into the treasure chest."

Sounds of disaster in the kitchen caused Phil to rise hastily and disappear through the swing doors. She returned calmly a moment later.

"Only the tea-kettle playing at being a geyser. When we get rich I'm going to have a gas range. They say it's the only way to cook and cook and be a lady still."

"That brings us back to cooking— " began her father.

"Not at all, daddy. The subject is dismissed forever. I'm going to have that Ethiop who does chores for us clean up the photograph gallery. I'll be down after while, to see how it looks."

She bade him good-bye at the front door, and went whistling about the further business of the morning. The sky was blue and the air warmed as the sun climbed into the heavens. Phil felt that she had conveyed to her father a sense of their imperative needs without wounding him. She was resolved to help him if she could. Her pride had been pricked by her Uncle Amzi's proffered aid, which she had carefully avoided mentioning to her father. She knew that it would have hurt him, and she had reasoned, much in the fashion of Nan Bartlett, that her father owed it to himself to exercise his unquestioned gifts to reëstablish himself in his profession. As he left her and walked toward the street, she was aware that he strode away more quickly than was his wont.

Phil's morning was not eventless. The telephone jingled three times, as three aunts demanded to know why she had parted with the maid-of-all-work they had installed in the Kirkwood kitchen. Aunt Josie was censorious and Aunt Fanny mildly remonstrative; Aunt Kate sought light as to the reason for the cook's early passing, as she was anxious to try her herself. Phil disposed of these calls with entire good humor. Then a senior, between lectures at the college, asked her if she would go driving with him Sunday afternoon. The senior, in the security of his fraternity house, prolonged the

conversation. As this was Thursday and there was never any imperative need in Montgomery for making engagements so far ahead, the senior was exercising unjustifiable precaution. Phil declined the invitation. Her aunts had repeatedly warned her against college boys. A daughter of the house of Montgomery was not to waste herself upon students, a lawless body of whom no one knew anything in particular save that they seized every opportunity to murder sleep for reputable citizens.

Phil employed the telephone to order of the grocer and butcher, made beds, swept rooms, and sat down with a new magazine, dropped at the door by the postman, to run her eyes over the pictures. One or two things she was sure her father would like; a sketch of Massenet she must call to Rose Bartlett's attention. She planned luncheon and began the peeling of potatoes with a page of Keats propped on the table beside her — a trick she had learned at the Bartletts'. "Endymion" need suffer nothing from proximity to potatoes, though it should be said that Phil's paring would have distressed a frugal housekeeper.

While thus employed a step sounded on the brick walk, and a young man knocked at the open door without glancing in. He chewed a straw as he observed the chimneys of the adjoining house, and Phil, sitting by the kitchen table, paused in her paring to make sure of his identity. Then she placed her pan of potatoes on the table and crossed quickly to the door.

"Good-morning, madam. Would you like —"

He extended two apples as samples. Phil glanced at them with interest. They were not the best of apples, as any one could see. Fred Holton removed his hat and pulled the straw from his mouth.

"I beg your pardon, Miss Kirkwood," he said, with a gravity that was not mitigated by a slight quivering of Phil's lips as she continued to ignore their earlier acquaintance. "I did n't know this was your house or I should n't have come in."

"Then it's a good thing you didn't know," replied Phil. "If you're selling apples you have to try all the houses you come to. Not to go into every gate would n't be business."

"Well, I suppose that's so," observed Holton doubtfully, letting one of the apples fall. Phil picked it up with the quick reach of a shortstop. She ignored his apologies for failing to recover it himself, and examined the apple critically.

"If you have n't any better apples in your wagon than this, you're not likely to sell many," Phil commented. "This one's spotted and it's a safe guess that a worm nestles within. You ought to pick out the best for samples."

"They're not a very good lot," confessed Holton. "It's an old orchard and it has n't had any attention. I'm going to put out some new trees next year."

"That's a good idea," Phil observed reflectively. "I've noticed that they've been planting pears and apples in several places around there. Uncle Amy got a good first crop this year from his young orchard. But he had a man spray the bugs off. There are a lot of things to do to an orchard. The land Uncle Amy turned into an orchard runs right up to your place, and it must be the same kind of land. But it is n't as easy as it looks — apples is n't."

"Apples is n't?" he repeated soberly.

"Oh, cheer up, that's a joke! I know apples *are n't!*"

The young man smiled.

"Mine *is n't*, I'm afraid, from what you say about them."

"I think maybe that speck is n't a wormhole, after all," said Phil, subjecting the apple she still held to another scrutiny. "You might give us a half a bushel of these. My ambitions lead me toward apple pie, and if it does n't come out well I can blame your apples."

He smiled again, and frank admiration shone in his eyes as they surveyed Phil with more assurance.

"If you really want some of these I'll bring them in. Half a bushel?"

"That will be enough," replied Phil succinctly. She rubbed the apple with the corner of her blue-and-white apron, chose a spot that inspired confidence, and bit into it. She waited for the effect absently and puckered her lips. "It's a cooker. What's the name of the brand?"

"Give it up."

"Then I'll tell you. It's a 'Liza Browning. You'd better learn the names of apples before you go much further in the business. Any farmhand can tell you. Uncle Amy's taught me about twenty. What's the price of this precious fruit?"

"Oh, I could n't charge you for these, you know. You see —"

"Then I won't take them — nary an apple! You bring in those apples and I'll pay you just the same price you ask everybody else."

Her attention was attracted by a black cat moving along the alley fence with noble unconcern. Phil stepped out upon the brick walk, drew back her arm and threw the apple. It struck the fence immediately beneath the cat, which vanished on the alley side.

"Good shot. You almost got him!"

"Almost nothing!" said Phil scornfully. "You did n't suppose I wanted to hit the wretch, did you? He's an old pal of mine and would be lonesome if I did n't scare him to death occasionally."

Holton brought the apples in a sack which he emptied into a basket Phil found for the purpose. His absence had been prolonged. To measure half a bushel of apples is not ordinarily a serious matter, but in this instance the vendor chose fastidiously. The fruit that went into the sack was beyond question the best in the wagon.

"How much?" asked Phil, surveying her purchase, purse in hand.

"Oh, about a quarter."

She handed him a fifty cent piece.

"Please don't try that again — not here! I've been tel-

phoning the grocery and apples about like those are a dollar a bushel. Good-morning!"

"Good-morning, Miss Kirkwood."

He looked at her intently, laughed, threw the sack over his shoulder and went out, holding the coin in his hand.

CHAPTER V

THE OTHERWISENESS OF PHYLLIS

HINT to those who read with an eye on the clock: skip this chapter! It is made up from notes furnished by Mrs. John Newman King, Judge Walters, Captain Joshua Wilson, the veteran recorder, former-Sheriff Whittlesey and others, and is included merely to satisfy those citizens of Montgomery who think this entire history should be devoted to Phil, to the exclusion of her friends and relations. The historian hopes he is an open-minded person, and he would rather please Montgomery than any other center of thought and industry he knows; but the laws of proportion (as Phil would be the first to point out) may not lightly be ignored. Phil's otherwiseness was always difficult to keep in bounds; it must not tyrannize these pages. Skip and carry thirteen, but don't complain if pilgrims from Montgomery take you to task for denying Phil five minutes of your time.

Phil was on her way to Buckeye Lane the first cold day in November to call on the daughter of a newly enrolled member of the Madison faculty when she saw her Uncle Amzi on the bank steps taking the air. She had on her best walking-suit, and swung a silver cardcase in her hand. The cardcase marked an advance. Formal calls were not to Phil's taste, but her aunts had lately been endeavoring to persuade her that it was no longer seemly for her to "drop in" when and where she pleased, but that there were certain calls of duty and ceremony which required her best togs and the leaving of circumspect bits of cardboard inscribed "Miss Kirkwood." When Phil set forth to call upon a girl friend it was still something of a question whether caller and callee would sit in the parlor and be ladies or seek the open to crack walnuts on the kitchen steps or slide down the cellar door.

As Phil spied her uncle she stopped abruptly, feigned to be looking at the sign over his head, and when his glasses presently focused upon her, pretended suddenly to be intent upon the face of the court-house clock two blocks distant.

"Beg pardon, sir, but is this a bank?"

Thus accosted Mr. Montgomery looked upon his niece with exaggerated surprise.

"A bank, little girl? What on earth do you want with a bank?"

"I thought I might separate it from some of its cash; or if the terms are satisfactory I might leave some money. If the venerable old party I address holds a job inside we might withdraw from the public gaze and commune within the portals. The day is raw and that ice-cream suit invites pneumonia."

Passers-by viewed the pair with an amused smile. Captain Wilson, stumping along at the moment, asked without pausing: —

"Stranger in town, Amzi?"

"Yes, Cap; she's just bought the town and wants the key to the bank vault."

Phil followed her uncle into the bank and waited for him to walk round behind the cages. The dingy old room with its walnut counter and desks seemed at once a brighter place. The four clerks made it convenient to expose themselves to Phil's smile. She planted herself at the paying teller's cage and waited for Amzi's benevolent countenance to appear at the wicket. She held up her cardcase that he might have the full benefit of her splendor, extracted a small bit of paper, and passed it in to him. Seeing that it was not one of the familiar checks of the Montgomery Bank, he scrutinized it closely. It was a check of the "Journey's End" Magazine Company for fifty dollars, drawn upon a New York bank and payable to Phyllis Kirkwood.

Amzi's face expressed no surprise. He threw it back and waved her away.

"It's no good. Worthless!"

"No good? You don't mean —"

"No good, Miss Kirkwood — without your indorsement."

"Why did n't you say so! I don't want to come as near sudden death as that again."

He thrust out a pen so that she need not turn to the tall desk behind her to make the indorsement. He examined the signature carefully and blotted it.

"One of your own efforts, Phil?" he asked carelessly.

"Well, yes, you might say so. I suppose you'd call it that."

"Poetry?"

"A poor guess, Amy, and marks you as an ignorant person. Fifty dollars for a poem out of my green little cantaloupe? That's half what Milton got for 'Paradise Lost.' And the prices have n't gone up much since John died."

She knew that his curiosity was aroused. This play of indifference was an old game of theirs, a part of the teasing to which she subjected him and which he encouraged.

"Story?"

"Absurd! Everybody in this town is writing a novel. Every time I go into the post-office I see scared-looking people getting their manuscripts weighed, and nervously looking round for fear of being caught. Nan says it's a kind of literary measles people have in Indiana. Aunt Josephine's cook writes poetry — burnt up a pan of biscuits the other day when she was trying to find a rhyme for 'Isaiah.'"

"I wondered what caused me so much pain the last time I ate supper at Josie's. I must have swallowed a sonnet. What's your line, Phil?"

"Zoölogy."

"Possible?"

"It was this way, Amy. You know that piece I read at the high-school commencement — 'The Dogs of Main Street'?"

"I do, Phil, I do; I nearly laughed myself to death."

"Well, it did seem to tickle the folks. I was about to kindle the fire with it one day when I happened to think that if it would make a high-school commencement laugh it ought to

raise a laugh out of 'most anybody. So I touched it up and put in a few new dogs I've got the boys in Landers's livery-stable taking care of, and sent it to three magazines. The first two regretted, but the third fell for it. They want pictures of the dogs, though, and will give me twenty more round iron dollars for a full set, so if you see me on the hike with the camera in the morning, don't ring up the town marshal."

"Well, well," said Amzi; "it sounds like easy money. Going to keep it up?"

"I have said nothing," replied Phil, holding up her card-case and swinging it by its short chain. "Just credit me with the fifty and I'll bring in my book the next time I find it."

In front of the theater she ran into her Uncle Lawrence, gloomily posed before the entrance with his astrakhan collar drawn up about his ears. He had once seen Richard Mansfield in just such a coat and had been moved to imitation.

"Divinity!" breathed Hastings tragically, noting Phil's glowing cheeks and satisfying raiment.

"Forget it!" said Phil. "How about a box for the Saturday matinee? I think I'll pull off a party for a bunch of girls at your expense. What is that on the boards? You don't mean that 'Her Long Road Home' threatens this town again? Why rub it in, Lawrince?"

"They've canceled," said Hastings with a sigh. "That booking-office is a den of thieves. No honor, no feeling, no ideals of art!"

His tones were unusually abysmal. He stood with his back to the door of his theater as though shielding it from Philistine assaults upon the drama's divine temple.

"By the way, Lawrince —" Her Aunt Kate had rebuked her at least a thousand times for calling him "Lawrince." He had asked her to call him "Uncle Larry," which was her main reason for not doing so. Her standard of uncles was high. She had never admitted her aunts' husbands to a share in a relationship that was ennobled by Amzi Montgomery. Fosdick was usually "Paul" to Phil; Waterman she always called "Judge," which he hated. "Lawrince, what became

of that play you wrote yourself and put on in Chicago? Why don't you bring it here and give the town a treat?"

Hastings bent upon her the grieved look of a man who suffers mutely the most unkindest cut of all. *Et tu, Brute!* was in his reproachful glance.

"I did n't think this of you, Phil. Of course you knew the piece closed Saturday night at Peoria."

She had not known. Her aunt had spoken largely of the venture. The theatrical powers of New York having frowned upon Hastings's play, he had produced it himself, sending it forth from Chicago to enlighten the West before carrying it to Broadway, there to put to rout and confusion the lords of the drama who had rejected it. Five thousand dollars had been spent and the play had failed dismally. Nor was this the first of Hastings's misadventures of the same sort. Phil analyzed her uncle's gloom and decided that it was sincere, and she was sorry for him as was her way in the presence of affliction. Hastings was an absurd person, intent upon shining in a sphere to which the gods had summoned him only in mockery. Phil lingered to mitigate his grief as far as possible.

"I 'm sorry; but I suppose if a play won't go, it won't."

"A play of merit won't! My aim was to advance the ideal of American drama; that was all. The same money put into musical comedy would have nailed S. R. O. on the door all winter."

"Lawrince," said Phil, glancing up at the façade of The Hastings, "I 'll tell you how you can make a barrel of money out of this brick building."

He looked at her guardedly. Phil was a digger of pits, as he knew by experience, and he was in no humor for trifling. His own balance at the bank was negligible, and his wife had warned him that no more money would be forthcoming for the encouragement of the American drama.

"Lawrince, what you ought to do is to hire that blind piano-pounder who thumps for the fraternity dances, put a neat red-haired girl in a box on the sidewalk, get one of the

foot-ball team who's working his way through college to turn the crank, and put on a fil-lum."

This was, indeed, rubbing salt in his wounds. He flinched at the thought.

"Turn my house over to the 'movies'! Phil, I did n't think this of you. After all I've tried to do to lift this dingy village to a realizing sense of what drama is — what it should mean —"

"Trim it, Hector. You can break all the banks in town uplifting the drama and never put it over. About once a winter you have a good piece; the rest of the time the folks who want to see real actors go to Indianapolis or sneak up to Chicago for a week and beat you to it. That fil-lum show down by the court-house is rotten. Coarse and stupid. Why not spend a few dollars changing the front of this joint and put on good pictures? The people who keep the pictures moving in Indianapolis sit around the fire Sunday evenings and burn money — it comes in so fast the banks have n't room for it. Call this 'The Home Fireside' — no nickelodeon business — and get the Center Church quartette to sing. It will sound just like prayer-meeting to people who think a real theater a sinful place. If you don't tackle it, I'll throw Bernstein out and take it up myself. There's a new man in town right now trying to locate a screen; beat him to the wire, Lawrince."

"By Jove, Phil —!"

She started off briskly and a little farther on met Jack Whittlesey the sheriff, who grinned and touched his coon-skin cap.

"Got an engagement, Phil? Hope not. Uncle Alec is goin' to holler in a few minutes."

"I'm out calling, Sheriff, but if you're sure the judge is going to act up, I'll take a look in."

She crossed the street to the court-house. To Phil nothing was funnier than Alec Waterman in the throes of oratory. Waterman was big and burly, with a thunderous voice; and when he addressed a jury he roared and shook his iron-gray

mane in a manner truly terrifying. In warm weather when the windows were open, he could be plainly heard in any part of the court-house square. When Phil reached the circuit court-room Judge Walters, with his feet on the judicial desk, was gazing at the ceiling, as was his habit when trials grew tedious. As Phil entered, he jerked down his feet, sat erect, snapped his fingers at the bailiff, and directed the placing of a chair within the space set apart for the bar. Phil smiled her thanks, and made herself comfortable with her back to the clerk's desk. The case in progress was a suit for personal injuries against the Sycamore Traction Company, brought by Waterman for a farmer, who, on the preceding Fourth of July, had been tossed a considerable distance toward Chicago by a violent contact with one of the defendant's cars. The motorman and the conductor had both testified that the car was running empty and that the proper signals had been given at the required crossings.

The judge left the bench and lounged about the clerk's desk, hoping to catch Phil's eye and draw her aside for one of the parleys in which he delighted; but Phil had immediately become absorbed in the testimony. Waterman's voice rose louder and louder as he sought to befuddle the motorman as to the time of the accident, the place where the collision occurred and the signaling, but without avail. The attorney for the company looked on with an amused smile of unconcern. Both the motorman and the conductor had been carefully rehearsed in their testimony and there was little likelihood that plaintiff's counsel would be able to trap them. Waterman was going back and forth over the time of day, attempting to show that the car was behind its schedule, and exceeding the speed limit, but the man clung to his story stubbornly. It was at exactly five minutes past three; he was running slowly, and had whistled at all the earlier stops; and when he saw the plaintiff driving upon the right of way ahead of him he put on the brakes as quickly as possible.

Phil moved to a chair just behind Waterman. He was so deeply engrossed that he did not notice her. He was making

no headway, and was about to drop the witness when Phil bent over and whispered. Without turning round he rose and renewed the attack.

"I will ask you, sir, to state to this jury whether it is not a fact that the brake of your car was out of order and whether it had not given you trouble before you struck the plaintiff?"

The witness stammered and glanced at counsel for the defendant, who rose and objected to the question as not proper cross-examination. The judge returned to the bench with renewed interest and overruled the objection. The witness admitted that there had been some slight trouble with the brake, and Waterman roared another question that drowned the explanation.

"Is n't it a fact that you ran past Stop 7 just south of the scene of this collision, and did not stop your car because it was out of control by reason of a crippled brake?"

The witness was plainly disturbed, and the defendant's counsel was unable to protect him. He admitted that the brake might not have been in perfect order, but it was an old car —

"It was an old car," boomed Waterman, "and the brake was worn out and you could n't have stopped at that crossing even if you had wanted to! Is n't that the fact?"

The motorman telegraphed appealingly to the company's lawyer. The judge ordered him to answer the question.

"There were no passengers on the car," the man, now thoroughly confused, murmured inconsequently.

Waterman bent his head and took another cue from Phil, then strode majestically toward the witness.

"There were no passengers on your car? Why not?" he thundered.

"Why not what?" faltered the witness.

"I ask you, sir, if it is n't true that there was a passenger waiting at Stop 7 and that you ran by that crossing because your brake would n't work?"

The witness looked at Phil and involved himself in diffi-

culty by admitting that the car's speed was such that he was unable to see clearly whether any passenger was waiting at Stop 7. After sparring between counsel, Phil was placed upon the stand and sworn to tell the whole truth. Main Street had heard that something unusual was happening in the circuit court and the room filled.

Her name, she testified, was Phil Kirkwood. (She always signed herself Phil at school, distrusting Phyllis as high-falutin'.)

"Otherwise Phyllis," interposed the judge soberly. "It is essential that the record identify all witnesses beyond peradventure."

The audience tittered. Phil began her story. She had been spending the Fourth of July at her Uncle Amzi's farm, but wanted to return home before her uncle was ready, to attend a party. There was no question of the time, as she had walked across the fields to that particular stop to meet the car on its scheduled hour. She had stood upon the track and waved the flag placed in the shed at the stop for that purpose, but to her disgust the car had rushed by at full speed. She had heard the hissing of the air as the car whirled by, and there being no other car for an hour she had been obliged to return to the farm and wait for her uncle to drive her in.

Counsel for defendant, a stranger to the ways of Montgomery, who had come from Indianapolis to try the case, asked Phil ironically if she were an expert in the management of a trolley car.

"Oh, I should n't say that," said Phil; "but I used to ride with motormen sometimes, back and forth to the farm, and they let me stop and start the car."

She explained that she knew from the sound as the air went on that the brake was out of order. The twelve good men and true in the jury box bent forward attentively as she met the lawyer's questions. He was a young man and Phil was undeniably pretty. In her calling clothes she did not look like a girl who would chum with motormen. His manner was elaborately deferential.

"Miss Kirkwood, may I trouble you to tell the jury whether you ever rode in the car of this particular motorman?" he asked.

"No, sir," replied Phil.

"You never saw him before, and after all you're not sure he's the man who was in charge of that car that day, are you?"

Phil dangled the cardcase from her white-gloved fingers carelessly.

"Perfectly confident of it," she answered.

"If you are sure of it, will you kindly tell the jury just how it is you remember him — how you identify him as the motorman on this car on that particular afternoon?"

"Oh! Do you really want me to tell that?" asked Phil.

"Answer the question!" the attorney returned sharply, misreading her apparent reluctance.

"Why," began Phil, speaking rapidly and distinctly and turning toward the jurors,—"why, it's because I had noticed him all that summer passing our house and he always ran faster than the other motormen, — you could tell his car at night if you did n't see it because it ran so fast, — and he's the same man who ran into Bernstein's delivery wagon — the one with the lame horse — at the corner of Monon Street about a week before the Fourth of July. I saw that, too!"

"If Your Honor please," said Waterman, rising as the court ruled that Phil's last answer, which the defendant's counsel had sought vainly to interrupt, should be stricken out, "the plaintiff rests. We will waive argument in this case," he added impressively, putting from him, with unprecedented self-denial, the chance of pillorying the unfeeling defendant corporation.

Judge Walters looked down at Phil solemnly.

"The court is unable to determine whether the witness is also associate counsel for plaintiff, but in any event, I suggest that she claim the usual witness fee at the clerk's office."

Phil left the court-room and resumed her walk toward Buckeye Lane.

Paul Fosdick, just coming down from his office, arrested her. Fosdick, whose blithe spirit was never greatly disturbed by the failure of his enterprises, greeted Phil gayly. He entertained a high opinion of Phil. At family gatherings, which his wife and sisters-in-law made odious by petty bickerings, Phil was always a refuge. It was nothing to Phil which of her aunts wore the best hat, or that Mrs. Hastings had been abroad and to New York while the others had been denied these recreations and delights. If his wife's faith in him had been shaken by his inability to grasp the fortune which always seemed just within reach; and if, on Christmas and New Year's and Thanksgiving Day, when they met at Amzi's, he was a bit uncomfortable, knowing that his wife's share of the Montgomery money had gone into many ventures without ever coming out again, Phil could be depended upon to infuse cheer into those somber occasions. He frequently discussed his schemes with Phil, who was usually sympathetic; and now and then she made a suggestion that was really worth considering. Where other members of the family criticized him harshly behind his back, Phil delivered her criticisms face to face.

"'Lo, Phil!"

"'Lo, Paul!"

"Phil, what's new about Sycamore Traction? They say your pa's going to have a receiver appointed."

"If he does they will print it in the papers. How do you like my hat?"

"It's a dream, but I hope you're not going to make trouble for your dear aunts' husbands by going in for clothes. The competition in the family is hot enough now without you butting in. Hastings is in mourning at the bank and Waterman is sad over his last political licking and my billions are coming by slow freight."

"By the way, Paul, I fell over that busted brickyard of yours out by the flour mill the other day when I was walking for my health. There ought to be money in bricks," she ended meditatively.

"There ought, Phil, but there ain't. I'm still hoping to pull that scheme out, but it takes time. You know this town does n't know how to back up its enterprises."

"Cease knocking! What you want to do is to stop trying to organize an undertakers' trust in this town where everybody lives to a green old age and get busy with brick. The last time I was in Indianapolis I saw a lot of new houses built out of brick that looked just about like those pink-and-yellow effects you started in on. They came from over in Illinois somewhere, and I guess the clay 's off the very same stratum. What you ought to do is to nail close to some of the city architects and hypnotize them into using your goods."

"We tried all that, Phil; but they would n't listen."

"Let me see; what name did you give those bricks?"

"We called 'em the 'Gold Finish.' Nothing the matter with that, is there?"

"'Most everything's the matter with that name. Anything that suggests a gold brick is bound to scare sensible people. Think of living in a house that people would laugh at and call the 'gold-brick' house! You've got to get a lot better, Paul. Try once more and call 'em the 'Daffodil' or the 'Crocus' — something that sounds springlike and cheerful. And play up local pride — a Hoosier product for Hoosier people. Then when you've done that, fly to Chicago and give away enough to build a house in one of the new suburbs and daffodils will spring up all over the prairie. Am I lucid?"

"There may be something in giving an old dog a new name. I've a good notion to give it a try, and if —"

"Oh, there's no charge! You might send me up a couple of those brick; I can use 'em for nut-crackers."

Judge Walters once said of Phil that if she would keep a diary and write down honestly everything that happened to her it would some day put Pepys to the blush. Not every day was as rich in adventure as this; but this is not a bad sample. If Phil had been a prig or fresh or impertinent, she would not have been the idol of Main Street. A genius for

being on the spot when events are forward must be born in one, and her casual, indifferent air contributed to a belief in Main Street that she was leagued with supernatural agencies. If there was a fire, Phil arrived ahead of the department; and if a prisoner broke out of jail, Phil knew it before the "Evening Star" could print the fact.

"Some one told me," Captain Wilson would begin, addressing Judge Walters; and the judge would answer, "Otherwise Phyllis." And the judge would say, "I'm going to quit taking the 'Star' and subscribe for Phil."

Phil had, on the whole, a pretty good time.

CHAPTER VI

THE SMOKING-OUT OF AMZI

ALTHOUGH a Holton had brought scandal upon the house of Montgomery by eloping with one of its duly married daughters, or perhaps because of that disagreeable circumstance, Mrs. Hastings, Mrs. Fosdick, and Mrs. Waterman were constantly exercised over the affairs of the Holtons. The Holtons prospered, as witness the fashion in which William (the wicked Jack's brother) had built up the First National Bank after the dissolution of the old Montgomery & Holton partnership. And there was Samuel, who had varied his political activities by organizing companies to raise vanilla beans or sarsaparilla, or to dig silver in Mexico —a man of affairs, unquestionably, who had outgrown Montgomery and moved to the state capital where he died. Even Samuel's paltry achievements were touched with a certain magnificence in the eyes of these ladies; Samuel had escaped from Montgomery and this was a consummation that had long been the burden of their prayers. The very existence of the First National Bank was offensive to the sisters of Amzi Montgomery. They had wanted Amzi to "nationalize" his bank when the break occurred and it had been "just like" their stubborn brother to continue in the old rut.

Mrs. William Holton lived in a modern house that was superior to anything the Montgomerys could boast. It had two bathrooms, a music-room, and electric lights. In Montgomery one bathroom had long been a summit-crowning achievement, to which the fortunate possessor might point with pride; and as for dedicating a room to music, and planting in it a grand piano flanked by a bust of Mozart, and shedding upon it a dim opalescent glow from concealed lights

— no one in the community had ever before scaled such heights of grandeur.

For half a dozen years after their sister's escapade the Montgomery sisters had not spoken to a Holton; but in such communities as theirs the "cutting" of persons with whom one has been brought up is attended with embarrassments. William Holton had married, a little late, a Memphis woman he had met on a trip to Mexico to inspect the plantations in which he and his brother Samuel were interested. She was "a Southern woman," with a charming accent, as every one admitted. The accent was greatly admired. Several young girls sought to soften the vowels of their native Hoosier speech in conformity with the models introduced by Mrs. Holton. The coming of this lady, the zest with which she entered into the social life of the town, the vacillations of certain old friends of the Montgomerys who had taken sides against the Holtons after the Kirkwood incident, had given the three sisters an excuse for abandoning the feud in so far at least as it applied to William Holton. In any view of the case, no matter how base the Holtons might be, there was no reason why the family sins should be visited upon the lady with the aforesaid accent, whose taste in dress was unassailable and who poured tea with such an air.

Amzi read his newspaper in the little back room of the bank on a November afternoon and awaited the coming of his sisters. The necessity for any business discussions between them had steadily diminished. Their father's estate had long ago been distributed, and Amzi had not troubled himself as to the subsequent fate of the money he had paid to his sisters. They were all blessed with husbands, and if these gentlemen did not safeguard their wives' property it was no affair of his. There had been about half a million dollars, which meant in round figures a hundred thousand dollars apiece, and this in Montgomery is a great deal of money.

When his sisters arrived, Amzi rose with the nice courtesy that lay in him and placed chairs for them about the table.

Then panting from his exertion he pulled a cigar from his waistcoat and dry-smoked it. They were unwontedly grave, suggesting the gloom of a committee appointed to perfect funeral arrangements for a poor relation.

"You have talked to Phil about the party, I suppose," said Mrs. Waterman.

"I have: I most certainly have, Josie," replied Amzi, sighing heavily.

"And she's going to do what we want?"

Amzi tilted his head to one side reflectively, and took the cigar from his mouth.

"She's going to stand for the party, if that's what you mean; but as to doing what you want on general principles, I'm not so dead sure."

"It was your duty, Amzi, to go into the matter thoroughly — to lay down the law to her," observed Mrs. Fosdick.

"All right," nodded Amzi. "In the words of the poet, I done it. But Phil does n't need lectures."

"Does n't need them?" sniffed Mrs. Fosdick. "That poor child could n't have a lecture too many. She always pulls the wool over your eyes. It's right and proper for us to know just what she said when you told her she had to stop running round so much and act like a respectable well-brought-up girl."

"You're a lot of silly geese about Phil — all of you," declared Amzi, bringing his gaze to bear upon them *seriatim*. "Phil is far from being a fool, and there's a heart in her as big as the court-house. We don't appreciate her; we're always nagging her and trying to reform her."

The plural was pure chivalry. It was not Amzi who nagged Phil. The aunts, perfectly aware of this, and ready usually to challenge any intimation that their attitude toward Phil was not dictated by equity and wisdom, were silent. Their failure to respond with their customary defense aroused his suspicions. They had been to a tea somewhere and were in their new fall togs. Their zealous attempts to live up to what were to him the absurdest, the most prepos-

terous ideals, struck him just now as pathetic; but he was fond of his sisters. If the course of their lives was inexplicable and their ambitions ridiculous and futile, his good humor never failed in his intercourse with them. But they had not disclosed their hand on this occasion — he was confident of this — and he warily fortified himself to meet whatever assault their strategy had planned. The three women glanced at one another covertly: Kate and Fanny seemed to be deferring to their older sister. It was with unmistakable diffidence and after a minute scrutiny of her cardcase that Mrs. Waterman spoke.

"Amzi, this is an important time in Phil's life, and there are some things we ought to counsel each other about. We all take it for granted that you know where Lois is."

Amzi crossed his fat legs and shrugged his fat shoulders. He was not in the least pleased by the direction of the inquiry.

"We feel we are entitled to know all you know about her," added Mrs. Fosdick.

"You should remember," said Mrs. Hastings, "that she's our sister as well as yours."

Amzi's jaws tightened and he inspected the end of his cigar. This sudden manifestation of sisterly interest in Lois was not without its amusing side. They had long ago spurned their sister with bitterness, and his speculations as to the real object of their visit had not touched the remote horizons against which Lois was vaguely limned.

"I don't see," he observed deliberately, "that Lois has anything whatever to do with Phil or any of the rest of us."

"Of course not, Amzi. That's exactly the point. We only want to be sure she's a long way off; we're entitled to know that. And we've heard —"

Mrs. Hastings laid upon *heard* that fine, insinuating inflection that is a part of the grammar of gossip. His sisters had heard something, and while he discounted its value automatically, as was his way, he was not without curiosity as to its nature. They saw that he was interested.

"The Walters have just got back from a Western trip, and they heard in Seattle that Lois has left Holton. He had been doing badly — drinking, and all that."

"It was bound to come, of course," said Mrs. Waterman. "You can't tell me that people who do a thing like that can ever be happy."

Her tone did not please Amzi. It was clear that he found the whole subject disagreeable. He was immensely annoyed that they had come to him to discuss Lois after years of silence. It was as though a great rock planted in the avenue of her exit had succumbed to the tooth of Time and its exfoliations were falling ominously about him.

"I thought it was understood long ago that we had dropped Lois. If she and Holton got tired of each other, it's their business. I don't imagine you want me to send for her to come home."

"Amzi!" they gasped.

It seemed that this shuddering exclamation expressed a horror that shook their very souls. It was incredible that so dark a thought should have crossed the mind of a man commonly looked upon as sane.

"That would be the limit," cried Mrs. Hastings. "Don't even mention such a thing — it's too horrible to joke about."

"I was n't joking. If she's gone to smash with Holton, I thought maybe you wanted us to bring the prodigal home, and give her veal loaf for Sunday evening tea. By the way, Kate, don't ever turn me loose on any of your veal loaf again. The last I had at your house gave me indigestion; it might have led to apoplexy and killed me."

The fierceness of his frowning caused his scalp to wrinkle clear back to his fringe of hair. His sisters were vexed by his attempt to relieve the discussion with humor. It was necessary to sober him, and Mrs. Hastings thought she could effect the sobering of Amzi.

"Minnie Walters says they have lost their money; the judge saw Jack Holton, but you know how the judge is; he would n't ever speak of it to a soul."

"Minnie would," said Amzi dryly.

"Minnie only mentioned it in the kindest way," said Mrs. Waterman, coloring. "You know Minnie does n't gossip; but as an old friend of our family she thought we ought to know. I think it was kind of her to tell us."

"Well, it does n't seem to have made you girls much happier. What on earth are you going to do; what do you want me to do?" he demanded, blowing out his cheeks and glaring.

"We don't want you to do anything, Amzi," said Mrs. Hastings, with that sweetness with which women of little discernment attempt to blunt the wrath of man.

It was important to keep Phil in the picture: with Phil dancing before them Amzi could be held in subjection. Mrs. Waterman hastened to mention Phil and the responsibility they all felt about her, to justify their curiosity as to Phil's mother. Amzi blew his nose and readjusted his spectacles. Mrs. Waterman advanced the battle-line boldly.

"We assume that you have always kept in touch with poor Lois and that you still hear from her. And we feel that the time has come for you to treat us more frankly about her. It's for Phil's sake, you know, Amzi."

Amzi could not see how any of the later transactions in the life of Phil's mother were of the slightest importance to Phil. He shook his head impatiently and shrugged his shoulders.

"Lois," he blurted, "is in Dresden."

"Then she *has* left him!" cried Mrs. Fosdick, with a note of triumph that trumpeted the complete vindication of Mrs. Waterman's averments.

"I tell you I don't know anything about Holton," replied Amzi, who had, in strictest truth, told them nothing of the kind. He experienced the instant regret suffered by secretive persons who watch a long-guarded fact slip away beyond reclamation; but repentance could avail nothing, so he added, —

"Yes; she's abroad. She's been over there for some time."

"Of course, he's run through her money; that was to be

expected!" exclaimed Mrs. Fosdick in a tone that implied a deep resentment of the fate that had robbed the erring Lois of her money.

"If he did she never told me so," Amzi answered. "But Lois was never what you might call a squealer; if he robbed her you can be pretty dead sure she would n't sob about it on the street corners. That would n't be a bit like the Lois I remember. Lois was n't the woman to go scampering off after the Devil and then get scared and burst out crying when she found her shoes beginning to get hot."

After all these years Amzi had spoken, and his sisters did not like his tone. Their brother, a gentleman the correctness of whose life had never been questioned, was referring to the conduct of the sister who had disgraced her family in outrageous and sinful terms. The Prince of Darkness and the fervid pavements of his kingdom were not to be brought into conversation with any such lightness, as though the going to the Devil were not, after all, so horrible — not something to be whispered with terror in the dark confessional of their souls. One might have imagined that Lois's very sins had endeared her to this phlegmatic older brother! There was not only this gloomy reflection, but his admissions had opened long vistas to their imaginations. He probably knew more than he meant to disclose, and this made it necessary to continue their pumping with the greatest discretion.

"It would be hard if she came back on you for help — after everything that 's happened; but of course that would be your affair, Amzi," said Mrs. Hastings leadingly.

"It would," Amzi admitted explosively. "It undoubtedly would!"

This, in their eagerness, seemed an admission. The interview was proving fruitful beyond their fondest hopes. He had doubtless been in Lois's fullest confidence from the first; and darkest of all, it was wholly likely, now that she had broken with Holton, that Amzi was supplying her with the means of subsistence in the capitals of Europe. Around this last thought they rallied.

"Of course, if Lois should really be in need, Amzi," said Mrs. Waterman, "it would be the duty of all of us to help her; that would only be right. But even if it comes to that we should have to consider Phil, too. When you think of everything, our responsibility is much greater for Phil than for Lois. Phil is here; her life 's before her; she 's one *of* us, you know, Amzi."

"Right, Josie; you are mighty right. What you mean is that if it came to a question of Lois's starving in Europe and Phil's starving on our doorsteps, we 'd help Phil first because she 's right here under our noses. But I don't understand that Lois is starving; nor is Phil for that matter. Phil 's all right."

The thought that he was sending money to Lois was disagreeable; that he should be doing so when Phil's needs cried so stridently aroused the direst apprehensions. They had all received from Amzi their exact proportion of their father's estate; even Waterman had never been able to find a flaw in the adjustment. Through Waterman they had learned that Lois's proper receipt was on file; they knew exactly the date on which it had been placed of record in the county clerk's office. They had looked upon this as the final closing of all the doors that shut this sister out of their calculations. They, or their children, were potential beneficiaries in Amzi's property if he ultimately died a bachelor. And there was no telling when his asthma might be supplemented by a fatal pneumonia. This was never to be whispered in so far as the chances of their own offspring were concerned; but of Phil and the propriety of her expectations they might speak with entire candor.

"While we are talking of these matters," observed Mrs. Hastings, "we may as well face one or two things that have troubled us all a good deal. You know as well as we do that poor Tom has gradually been playing out; it 's pitiful the way he has been letting his business go. Every one knows that he has ability, but he 's been living more and more up in the air. He owns the block over there and the rent he gets

from that is about all he has. And I should n't be at all surprised if the block had been mortgaged."

"I've heard," said Mrs. Waterman, examining a button on her white glove, "that he has borrowed money on it."

They looked guardedly at Amzi. Mrs. Waterman's husband, who kept an eye on the county records, had, at his wife's behest, assured himself frequently that Kirkwood's block in Main Street was unencumbered. Kirkwood's former home, the decaying monument to his domestic tragedy, and the only other thing he owned, was free also. In this process of "smoking out" their brother it would have helped if they could have pointed to the menace of her father's encumbered property to Phil; but they had already learned more than they had expected in establishing beyond peradventure the fact that Lois and Amzi maintained communication, and that in all likelihood he was providing for her in her exile. It was high time they scanned the top shelves of the closet occupied by the dancing family skeleton!

"While we're about it we may as well face the possibility that Tom may marry again," remarked Mrs. Fosdick suddenly.

Amzi drew his hand across his pink dome.

"Nothing to hinder him that I know of," he replied.

"I don't know of anything that would wake him up unless it would be that. The right sort of woman could do a lot for a man like Tom, with all that he has suffered." This from Mrs. Waterman, who seemed deeply moved by the thought of Kirkwood's sufferings.

"But Phil — I can't imagine Phil with a stepmother. We never could allow that; we should have to take her away from him," declared Mrs. Fosdick.

Amzi rested his elbow on the table, and breathed hard for a minute. He took the unlighted cigar from his mouth and waved it at them.

"What's got into you girls anyhow! You're borrowing trouble in all the banks in the universe — a little above your line of credit. You seem terribly anxious about Lois all of a

sudden. It just happens that I know she ain't hungry, and that she's over there living like a respectable woman. Lois is n't like the rest of us; Lois is different! There's more electricity in Lois than the rest of us have; you know it as well as I do. Now just to satisfy your curiosity I'll tell you that I saw Lois —"

"You saw her!" they chorused.

"I saw her in Chicago about two months ago. She was on her way to Europe then; I had dinner with her and put her on the train for New York, and she sailed the day she got there; so now, if you're scared to death for fear she's going to turn up here in town, you can put it clean out of your minds."

They sighed their relief. He was not given to long speeches and the effort of his recent deliverances caused him to cough, and the coughing brought his voice finally to a high wheeze. He had not quite finished yet, however.

"Now, as for Tom Kirkwood marrying," he went on, "let him marry. It's none of our business, is it? He married into our family and got the worst of it. It was n't a particularly cheerful business, the way it came out. If he's fool enough to try it again, it's his trouble not ours; and you can't tell but he might make a go of it next time."

"We have no idea of trying to hinder him," said Mrs. Waterman with dignity. "As you say, it's Tom's trouble. And of course we could manage so Phil would n't suffer, no matter what he did."

"Phil suffer! Thunder! What are you always talking about Phil for; I tell you Phil's all right! Phil's got more gumption than all the rest of us put together. Phil's an honor to the family; she's the best girl in this town and the best girl in the whole state of Indiana, or the United States, for that matter. If you have visions of seeing Phil chased over the back lot by any stepmother, you have another guess coming. Thunder!"

He drew out a white silk handkerchief and blew his nose. The sisters saw with regret that there was no recurring to

the attractive subject of that interview in Chicago, though their minds were beset with a thousand questions they wished to ask him about it. They realized that to do so would be a blunder. They had stumbled upon a gold mine and were obliged to leave its rich hoard untouched. They returned to Phil, who, as a topic, offered safer ground than her mother.

"Phil's party," said Mrs. Hastings briskly, "ought to be in keeping with the family dignity. We thought it a lot better for you to have it in your house than for us — our own houses are small." (This with resignation.) "And it does n't seem quite nice for *us* to have it in the Masonic Hall, though some of the nicest people are doing that. To bring Phil out in her grandfather's house speaks for the whole family. And it's dear of you to consent to it. We all appreciate that, Amzi."

"Of course it's the place for it!" affirmed Amzi impatiently. "I'll give that party and you can get whatever Phil needs and do it right; you understand? And then I want you to give me all the bills. Now what else do you want?"

"We feel," began Mrs. Fosdick, "that the invitations, which will go out in your name, should take in everybody we want Phil to know."

Amzi grinned guardedly.

"That's pretty good, Fanny. Do you suppose there's a man, woman, baby, or yellow dog in this town that Phil does n't know? I doubt it. But go on."

"We don't mean that way, Amzi," said Mrs. Waterman patiently. "We mean—"

"Thunder! Go on!"

"We mean that the list should be representative — that old differences should be put aside."

The wrinkles on Amzi's pink pate scampered back to find refuge in his absurd fringe of pale-gold hair. Mrs. Waterman advanced her pickets hurriedly.

"You know we've had to recognize the Holtons of late, disagreeable though it has been. William is n't like Jack—

you know that; and when he brought his wife here, a perfect stranger, it did n't seem fair to ignore her."

"The fact is," Mrs. Fosdick interpolated, "we simply could n't, Amzi. This town 's too small to carry on a feud comfortably. We all stopped speaking to the Holtons after poor Lois left, but the rest of them could n't help what Jack did; and, of course, Lois —"

"You want to ask Mr. and Mrs. William to Phil's party?"

Mrs. Fosdick, fearing from the fierceness with which he reduced the matter to words, that he was about to veto the suggestion, hastened to strengthen their case.

"For business reasons, Amzi, we feel that we ought to bury the hatchet. Paul has to meet William Holton constantly. No matter what we think, William *is* really one of the wide-awake business men of the town, and in all sorts of things; and Paul has to keep him on the executive committee of the Commercial Club — the president of the First National Bank can't be overlooked, though you can't ever doubt Paul's devotion to all our interests."

"And," Mrs. Waterman added, "Mr. Holton retained Alec in a case last winter."

"Yep," observed Amzi, "he did. It was that suit about opening up Chapel Street and I was one of the defendants." And then he added, with calculated softness, as though recalling a pleasant memory, "Alec lost the suit."

The mention of the Chapel Street Extension had been an unfortunate slip on Mrs. Waterman's part; but Amzi was generous.

"Bill Holton is undoubtedly a leading citizen," he observed, looking at the ceiling and rubbing his nose absently. The irony of this, if he intended any, was well hidden. William Holton, president of the First National Bank, was a business rival, and Amzi never abused his competitors. Having satisfied his curiosity as to the ceiling, he announced his complete acquiescence in the idea of inviting the William Holtons. "No objection whatever," he declared, "to asking Bill and his wife. Is that all of 'em you want?"

"Well, there are Ethel and Charlie. They've just closed their house here and mean to live in Indianapolis, but of course they still belong here. Charlie is doing very well, they say — quite a brilliant young man; and Ethel is very sweet and well-bred. She went to Miss Waring's school in Indianapolis and knows some of the nicest young people in the city. I think it would be nice to ask them; it always looks well to have some out-of-town guests."

"That Sam's children you're talking about? What's the matter with the other boy?"

"Fred? I think the less we say about him the better. He's been down in Mexico on one of Sam's schemes and I guess he did n't do well. He's on the old farm next your place. I guess Ethel and Charlie can represent that branch of the family. If you think —" began Mrs. Fosdick, anxious that Amzi should be fully satisfied.

"Thunder! I don't think. You fix it up to suit yourselves."

They began to adjust their wraps, fairly well satisfied with the results of the visit. Amzi eyed their autumnal splendors with the mild wonder a woman's raiment always aroused in him.

"Tom marry again, you say," he observed pensively. "What's put that idea in your head?"

"Why, you know as well as we do, Amzi, that he and Rose Bartlett are very sympathetic," exclaimed Mrs. Hastings, veiling a sharp glance at him. The three women, feigning inattention, were alert for their brother's reply. It came promptly.

"Rose is a fine woman," he said with cordial emphasis. "A fine woman. And," he immediately added, "so's Nan!"

Then he thrust his hands into his coat pockets and filled his cheeks and glared.

They were grieved by the mention of Nan. The bluff heartiness with which he had expressed his admiration for Rose had been gratifying and satisfying; but by speaking with equal fervor of Nan he had sent them adrift again.

CHAPTER VII

GHOSTS SEE THE LIGHT AGAIN

KIRKWOOD plunged into work with an ardor that was not lost upon Phil. He rose early and kept office hours with a new faithfulness, and he frequently carried books and papers home for study. Something was impending, Phil surmised, in the affairs of the Sycamore Traction Company, for he had been to Indianapolis to confer with the New York lawyer who represented the trustee for the bondholders and they had made an inspection of the road together. It had always been Kirkwood's way when aroused to devote himself tirelessly to his client's business, and Phil had not failed to note how completely labor transformed him. His languor and indifference now disappeared; he spoke feelingly of the generosity of his Williams classmate, who had placed the Sycamore case in his hands. It was a great opportunity and he assured her that he meant to make the most of it.

He warned her that she was not to tell any one what he was engaged upon, and that she must not be surprised into confessions by her aunts. He began to visit the capital, always returning on the evening train, though she knew that he might more comfortably have spent the night in the city. He explained to Phil that he hoped to adjust the Sycamore's affairs without litigation.

"I 'm just enough of an old fogy to cut myself out of a big fee by smoothing the wrinkles without a lawsuit. It's the professor in me, Phil; it's the academic taint."

And to this the obvious retort was, of course, that it was because of his highmindedness that he sought peaceable adjustments where more drastic measures would have been to his profit.

She, too, was putting forth her best energies, and he was

relieved to find that she disposed of her work so lightly; even her frequent calamities were a matter for jesting. They made a joke of the washing of the supper dishes: he insisted on helping her, and would don an apron and do the rougher part of it. He declared that he had never been so well fed before, and that her cooking showed real genius. It would be a dark day when his fee in the traction case would make it possible to install a new maid-of-all work.

Phil was aware that their talk drifted often and with seeming inevitableness to the Bartletts. Her successes with the housekeeping were due to the friendly supervision of the sisters in Buckeye Lane. He liked to hear her recount the ways in which they were her guide and inspiration. In doubts she flew to them; but one or the other appeared almost daily at the cottage. "Rose showed me how to make that sponge cake," Phil would say; or, if the furniture in their little parlor had been rearranged, it was very likely Nan who had suggested the change. It was a considerable distance across town from the Kirkwoods' to Number 98 Buckeye Lane, and as these women were exceedingly busy it was not without sacrifice that they visited Phil so constantly. "Nan read me some new jokes she's just sending off this morning: I wonder how people think up such things," Phil would observe, turning, perhaps, with her hand on the pantry door; and she knew that her father's face lighted at the mention of Nan and her jokes.

The aunts had not been above planting in Phil's young breast the suspicion that her father was romantically "interested" in one of the Bartletts — as to which one they hoped she would enlighten them. They tried to keep track of the visits paid by the father and daughter to Buckeye Lane; their veiled inquiries were tinged also with suspicions that Amzi might be contemplating marriage with one of these maiden ladies of the Lane — the uncertainties in each case as to the bright star of particular adoration giving edge to their curiosity. The cautious approaches, the traps set in unexpected places, amused Phil when she was not angered

by them. As she viewed the matter it would be perfectly natural for her father to marry either of the Bartlett sisters, her only fear being that marriage would disturb the existing relations between the two houses which were now so wholly satisfactory.

Phil managed to visit her father's office every day or two, trips to "town" being among the Montgomery housewife's privileges, a part of her routine. Much visiting was done in Main Street, and there was always something to take one into Struby's drug-store, which served as a club. Even in winter there was hot chocolate and bouillon to justify the sociably inclined in lingering at the soda-water tables by the front windows. Phil, heedful of the warnings of the court-house clock, managed to keep in touch with current history without jeopardizing the regularity of meals at home. She was acquiring the ease of the Bartletts in maintaining a household with a minimum of labor and worry. Her aunts had convoyed her to Indianapolis to buy a gown for the coming-out party, which was now fixed for the middle of November; and they were to return to the city shortly for a fitting. All Main Street was aware that Phil was to be brought out; the aunts had given wide publicity to the matter; they had sighingly confessed to their friends the difficulties, the labor, the embarrassment of planting their niece firmly in society.

Phil, dropping into her father's office in the middle of an afternoon and finding him absent, dusted it from force of habit and began turning the pages of a battered copy of "Elia" she kept tucked away in an alcove that contained the Indiana Reports. A sign pinned on the door stated that her father would return in half an hour. This card, which had adorned the door persistently for several years, had lately ceased to prophesy falsely, Phil knew, and she thought she heard her father on the stairs when a young man she did not at once recognize opened the door and glanced about, then removed his hat and asked if Mr. Kirkwood would return shortly.

"I'm Mr. Charles Holton," said the visitor.

For a man to prefix "mister" to his own name was contrary to local usage, and the manner, the voice, the city clothes of Charles Holton at once interested Phil. She was sitting in her father's old swivel chair, well drawn in under his big flat-top desk, across which she surveyed the visitor at leisure. She placed him at once in his proper niche among the Holtons: it was of him that people were speaking as a Montgomery boy who was making himself known at the capital. He was the brother of Ethel and Fred, and clearly an alert and dashing person.

"Pardon me; but I remember you perfectly, Miss Kirkwood. I hope we may dispense with the formality of an introduction — we old Montgomery people — and that sort of thing!"

Holton carried a stick, which was not done in Montgomery save by elderly men, or incumbents of office, like Judge Walters or Congressman Reynolds. His necktie also suggested more opulent avenues than Main Street.

"By the outward and visible sign upon the portal I assume that Mr. Kirkwood will return shortly."

He referred to his watch, absently turned the stem-key, and sat down in one of the chairs which Phil had lately dusted.

"I used to see you around a lot when I was a boy — you and your pony; but we've all been away so much — my sister Ethel and I. You know Ethel?"

"I've seen her," said Phil.

"We've just been breaking up our old home here. Rather tough, too, when you think we're quite alone. We've sold the old house; sorry, but the best offer I got was from a doctor who wants to turn it into a drink-cure sanatorium. Tough on the neighbors, but there you are! It did n't seem square to stand in the way of bracing up booze victims."

He expected her approval of this attitude; and Phil murmured phrases that seemed to fill the gap he left for them.

"Had to go to the highest bidder — you can hardly give

away an old house like that in a place like this. Neighbors are kicking, but it was n't my fault."

Phil said she supposed that was so.

She was still noting various small items of Holton's raiment — his tan oxford shoes, brilliant socks, and brown derby. A brown derby seemed odd in Montgomery. From the pocket of his sackcoat protruded the cuffs of tan gloves, and he wore an inconspicuous watch chain passed from pocket to pocket of his waistcoat. Not even the most prosperous of the college seniors had ever presented to Phil's eye a variety of adornments so tastefully chosen, a color scheme so effective. The interview seemed to be to the young man's liking. He talked with assurance, holding his light stick with one hand, and balancing his hat on his knee with the other. Often before men had come into the office as Phil sat there and she had conversed with them while they waited for her father. She had usually exhausted the possibilities in forecasting her father's return at such times; but this gentleman seemed in no wise impatient. He spoke of the world's affairs lightly and with a flattering confidence in the understanding and sympathy of his auditor. The theatrical attractions at the capital, the promise of grand opera in Chicago, the political changes, these were things of passing interest, but nothing to grow feverish about.

"The new trolley line will make a lot of difference to towns like Montgomery — revolutionize things in fact. Part of the great social change that is apparent all over the Middle West. There won't be any country folks any more; all hitched on to the cities — the rubes derubenized and interurbanized!"

Phil admitted that the changes he suggested were of significance. Her father often used similar phrases in speaking of tendencies and influences; but it was to be expected of him. The same ideas as expressed by Charles Holton derived a certain importance from the fact that he condescended to utter them; they gained weight and authority from his manner of presenting them. He was not only a man of the

world, but an acute observer of social phenomena; and he was a new sort. She had not known any one like him. The memory of her two meetings with Fred came back to her: she recalled them the more clearly by reason of the contrast between the brothers.

"Your brother has moved back to the farm," she suggested to gain confirmation of a relationship which seemed hardly plausible with this radiant young person before her.

"Oh, Fred! Well, I 'd have you know that I offered to take Fred in with me, but he would n't see it. I 'd like the folks over here to know that; but I could n't do anything with him. He camped on one of our Mexican mines so long that he is afraid of cities, — is n't city-broke, — and seemed relieved when I suggested that he take the farm. It 's no great shakes of a farm as farms go, but he 's one of these plodding chaps who like a hard job. He came back and took a look around and said it was back to the soil for him! So there was the farm, just waiting for somebody to tackle it. I have n't seen him for some time, — I 'm terribly busy, — but I dare say he 's out there, an earnest young husbandman anxious to become one of these prosperous farmers who push the price of bread out of sight and cry to have the tariff taken off champagne. You don't happen to know Fred?"

"I 've met your brother," said Phil with reserve.

"Well, I suppose we Montgomery folks are all acquainted without being introduced. Lots of 'em moving to Indianapolis; I 'm thinking of organizing a club over there to keep the Montgomery people together — an annual dinner, say; and that sort of thing. Do you know, it 's rather nice of you to be talking to me in this friendly, neighborly way; it really is."

As Phil seemed not to see at once wherein the particular kindness of it lay, he smiled and continued:—

"Our families have n't been so friendly, you know. Pardon me!"

Phil, seeing now what he meant, colored deeply, and glanc-

ing out of the window was rewarded by a glimpse of Amzi's back. He had just concluded an observation and was turning into the bank.

"You will pardon me, won't you," pleaded young Holton, lowering his voice.

"I think father will be here shortly," Phil remarked irrelevantly.

He had opened himself to the suspicion that he had broached the subject of the antipathy between their houses merely to test its dramatic value. To be talking to the daughter of a woman with whom his uncle had eloped made a situation; it is possible that he liked situations that called into action his wits and an evident gift for using his voice and eyes. He had been rapidly noting Phil's good points. He wished to impress her, and he was not convinced that the impression he had made was favorable or that she forgave him for touching, however lightly, upon the ungrateful topic of her mother's dereliction. He had never thought of his Uncle Jack's escapade with Mrs. Kirkwood concretely; it had happened long ago, before he became attentive to such things; but the young woman with whom he was now conversing visualized the episode for him. In his mind there was an element of picturesqueness in that joint page of Holton-Montgomery history. He wondered whether Phil looked like her mother. Phil was pretty enough, though in repose she seemed rather spiritless. She was swinging herself in the swivel chair carelessly, and since his reference to the old scandal he saw or imagined that he saw her manner change from courteous interest to a somewhat frosty indifference. His pride was pricked by the sense of his blunder. He flattered himself that in his intercourse with men and women he was adroit in retrieving errors, and his instinct warned him that the curtain must not fall upon a scene that left him in discomfiture at the back of the stage.

"It pleased Ethel and me very much to have an invitation to your party, Miss Kirkwood. It was nice of you to ask us, and we shall certainly come over, even if I have to give

up a trip to New York I had expected to make at just that time. Let me see, it's the twentieth, is n't it? Well, I guess I can make them wait down there. We Western folks don't often get a chance to make New Yorkers wait."

Phil was disposed to be magnanimous. He undoubtedly wished to be agreeable; and it was his uncle, a remote person whom she had never seen, who had decamped with her mother. It was hardly just to hold him accountable for his uncle's misdeeds. She wondered whether the uncle had been like this nephew, or whether he was more like William Holton, whom she had seen frequently all her life. In her encounters with Fred Holton, she had only vaguely associated him with that other and indubitably wicked Holton who had eloped with her mother.

She was conscious that some one was stirring in the room overhead, and she became attentive to the sounds. Her father had asked delay in disposing of the apparatus of the old photograph gallery; he had wanted to look the old stuff over, he had said, and he wished also to utilize the dark-room in developing the pictures he had taken on their last outing. One of the objects of her call this afternoon had been to urge him to haste, as Bernstein wanted to move his remodeling shop into the rooms at once.

"I make it a rule of my life," Holton went on, "to duck when it comes to other people's mistakes. I make enough of my own without shouldering those my friends and relations are responsible for — particularly my relations. For example, if dear old Fred wants to throw himself away on a farm, that's his trouble. I did all I could to save him. And when I had done that, I had done my best, and I'm a busy man with troubles of my own!"

Her reception of this was not wholly satisfactory. She made in fact no reply at all.

"Excuse me," she said, hearing steps unmistakably; "I think maybe father is on the floor above. If you will wait here, I'll run up and see."

He saw her erect for the first time as she passed him. Her

apparent languor as she swung in the old creaky chair had belied what was evidently her more natural manner. The few steps necessary to carry her from the desk to the door were taken lightly, with a long, free stride. Captain Wilson, in apostrophizing her as the Diana of Main Street, had paid no inappropriate tribute to Phil's graceful carriage. Holton rose as she crossed the room, noting her brown cheek, the golden glint in her hair, her finely modeled features, her clear brown eyes and their dark lashes. His eyes still rested upon the door for a moment after it had closed upon her. Then he struck the floor with his stick, and whistled softly. "Lordy!" he ejaculated.

Phil accused herself of dullness in not having thought earlier of the photograph gallery. Her father must have been conducting himself very quietly there or she would have heard him before. It had been a bright day and he had undoubtedly been taking advantage of the sun to do his printing. She had always encouraged his experiments in photography, which afforded him one of his few recreations. He owned a fine camera and he gave to every detail of the photographer's art the care he bestowed upon anything that deeply interested him. They had bound in portfolios many of the views obtained in their adventures afield, and he had won prizes at state and national exhibitions of camera societies. Phil was relieved to know that he was developing these newest plates, for now there would be no excuse for retaining the deserted gallery and it could be turned over to Bernstein without further delay.

It had grown late, and even under the glazed roof she did not at once make him out.

"Daddy!" she called softly.

She had broken in upon one of his deep reveries, and as she spoke he started guiltily. The oblong of glass he had been holding, staring at in the lessening light, fell with a crash, breaking into countless pieces.

"Oh, daddy! Did I scare you like that! Hope it was n't one of the best negatives that went to smash — hard luck

to wipe one of those Autumn on Sugar Creek gems out of existence!"

"It's all right, Phil — all right. It was only an old negative. I was looking over the rubbish here and amused myself by printing some of the old plates. There are a lot of old ghosts hidden away there in the closet. This was an old shop, you know, dating back to the Civil War, and there are negatives here of a lot of our local heroes. I wonder if it's right to throw them away? It's like exterminating a generation to destroy them. There must be people who would like to have prints of some of these."

"We might sell them to that new photographer for money enough to paint the building," she suggested. "The real owner would owe us a lot of rent if he ever turned up, which he never will. That would be our only way of getting even."

"There spoke a practical mind, Phil!"

She knew from the poor result of his effort to appear cheery that something had occurred to depress him. His own associations with Montgomery had been too recent for the resurrection of old citizens to have any deep significance for him.

"We must go, Phil; I did n't mean for you to catch me here. I've wasted the whole afternoon — but some of the Sugar Creek views have come out wonderfully. We must clean up and turn the room over to Bernstein right away."

Her alert eyes marked the Sugar Creek pictures at one end of a shelf built against the window, but from his position at the moment she had surprised him in his brooding she knew that he had not been studying them. Nor did these new prints from old plates present likenesses of Montgomery's heroes of the sixties; but there were three — a little quaint by reason of the costumes — of a child, a girl of fourteen, and a young woman; and no second glance was necessary to confirm her instant impression that these represented her mother — the mother of whom she had no memory whatever. There were photographs and a miniature of her mother at home, and at times she had dreamed over them; and

there was a portrait done by an itinerant artist which hung in her Uncle Amzi's house, but this, her Aunt Josephine had once told her, did not in the least resemble Lois.

Kirkwood tried clumsily to hide the prints.

"No; Phil, please don't!" he exclaimed harshly.

"Of course, I may see them, daddy, — of course!"

He allowed her to take them from him.

"It's mamma," said Phil. "How dear they are!" she murmured softly.

As she turned the prints to catch the dimming light, he watched her, standing inertly with his elbow on the shelf.

"Is n't it odd that I never saw any of these! even Uncle Amy has n't them."

She bent over the print of the child, who stood with a hoop, smiling as though in delight at her belated rescue from oblivion.

"You were going to give these to me, were n't you, daddy?" She was running over the others. One that showed the mature woman in a fur cape long out of fashion and with a fur cap perched on her head, held her longest.

"If you want them," said her father, "you shall have them, of course. I will touch them up a bit in the morning."

"Maybe," said Phil looking at him quickly, "it is better not to keep them. Was it one of these plates that broke?"

"Yes," said Kirkwood; "it was this one"; and he indicated the picture that revealed his wife in her young womanhood.

It was over this that he had been dreaming alone in the dim gallery when she had interrupted his reverie. The pity of it all, the bleak desolation of his life, smote her sharply, now that she had caught a glimpse of the ghosts scampering off down the long vistas. With an abrupt gesture she flung aside the melancholy reminder of his tragedy.

"Dear old daddy!" She held him in her strong arms and kissed him.

She felt that all these spectres must be driven back into

their world of shadows, and she seized the prints and tore them until only little heaps of paper remained and these she scattered upon the floor.

"Are these the plates?"

He indicated them with a nod. One after the other they crashed echoingly in the bare gallery. She accomplished the destruction swiftly and with certainty. One that fell on edge undamaged she broke with her heel.

Then she took a match from his pocket and lit the gas in one of the old burners. The light revealed a slight smile on his face, but it was not his accustomed smile of good humor. His eyes were very sad and gentle.

"Thank you, dear old Phil! I guess that's the best way, after all. It must be time to go home now. Are you ready?"

"Wait here a minute — you had better pull down the windows and lock up. I'll close the office and you can meet me on the landing."

She went out, closing the door, and ran down to the office, where Charles Holton stood at the window looking out upon Main Street, where the electric lamps were just sputtering into light.

"Ah," he cried turning toward her with a bow, "I'd begun to think you had forgotten my unworthy presence on earth!"

"Not at all, Mr. Holton. I'm sorry, but my father is too much engaged to see you to-day. If you really want to see him you can come in to-morrow."

This was not what he had expected. Dismissal was in her tone rather more than in her words. Their eyes met for a moment in the dim dusk and he would have prolonged the contact; but she walked to the desk and stood there, looking down at the copy of "Elia" which lay as she had left it when he had interrupted her reading. She refused to be conscious of his disappointment or to make amends for having caused him to wait needlessly. He turned at the door.

"I hope I have n't put you to any inconvenience?" he remarked, but without resentment.

"Not at all, Mr. Holton. Good-afternoon!"

"Good-day, Miss Kirkwood."

She listened until his step died away down the stair and then went out and whistled for her father.

CHAPTER VIII

LISTENING HILL

THE Holton farmhouse, a pretentious place in the day of Frederick Holton's grandfather, was now habitable and that was the most that could be said for it. When the second generation spurned the soil and became urbanized, the residence was transformed from its primal state into a country home, and the family called it "Listening Hill Farm." Its austere parlor of the usual rural type was thrown together with the living-room, the original fireplace was reconstructed, and running water was pumped to the house by means of a windmill. The best of the old furniture had been carried off to adorn the town house, so that when Fred succeeded to the ownership it was a pretty bare and comfortless place. Samuel had never lived there, though the farm had fallen to him in the distribution of his father's estate; but he had farmed it at long range, first from Montgomery, and latterly, and with decreasing success, from Indianapolis after his removal to the capital. The year before Fred's arrival no tenant had been willing to take it owing to the impoverished state of the land.

Most of the farms in the neighborhood were owned by town people, and operated by tenants. As for Fred, he knew little about agriculture. On the Mexican plantation which his father and Uncle William had controlled, he had learned nothing that was likely to prove of the slightest value in his attempt to wrest a living from these neglected Hoosier acres. His main qualifications for a farming career were a dogged determination to succeed and a vigorous, healthy body.

The Holtons had always carried their failures lightly, and

even Samuel, who had died at Indianapolis amid a clutter of dead or shaky financial schemes, was spoken of kindly in Montgomery. Samuel had saved himself with the group of politicians he had persuaded to invest in the Mexican mine by selling out to a German syndicate just before he died; and Samuel had always made a point of taking care of his friends. He had carried through several noteworthy promotion schemes with profit before his Mexican disasters, and but for the necessity of saving harmless his personal and political friends he might not have left so little for his children. So spake the people of Montgomery.

Charles Holton was nearing thirty, and having participated in his father's political adventures, and been initiated into the mysteries of promotion, he had a wide acquaintance throughout central Indiana. He had been graduated from Madison, and in his day at college had done much to relieve the gray Calvinistic tone of that sedate institution. It was he who had transformed the old "college chorus" — it had been a "chorus" almost from the foundation — into a glee club, and he had organized the first guitar and banjo club. The pleasant glow he left behind him still hung over the campus when Fred entered four years later. Charles's meteoric social career had dimmed the fact (save to a few sober professors) that he had got through by the skin of his teeth. Fred's plodding ways, relieved only by his prowess at football, had left a very different impression. Fred worked hard at his studies because he had to; and even with persistence and industry he had not shone brilliantly in the scientific courses he had elected. The venerable dean once said that Fred was a digger, not a skimmer and skipper, and that he would be all right if only he dug long enough. He was graduated without honors and went South to throw in his fortunes with his father's Mexican projects. He was mourned at the college as the best all-round player a Madison eleven had ever boasted; but this was about all.

When he accepted Listening Hill Farm as his share of his father's estate, Fred had a little less than one thousand dol-

lars in cash, which he had saved from the salaries paid him respectively by the plantation and mining companies. This had been deposited as a matter of convenience in an Indianapolis bank and he allowed it to remain there. He realized that this money must carry him a long way, and that every cent must go into the farm before anything came out of it. He had moved to the farm late in the summer — just in time to witness the abundant harvests of his neighbors.

One of the friendliest of these was a young man named Perry, who had charge of Amzi Montgomery's place. Perry belonged to the new school of farmers, and he had done much in the four years that he had been in the banker's employ to encourage faith in "book farming," as it had not yet ceased to be called derisively. He was a frank, earnest, hard-working fellow whose ambition was to get hold of a farm of his own as quickly as possible. He worked Amzi's farm on shares, with certain privileges in the matter of feeding cattle. Amzi picked him up by chance and with misgivings; but Perry had earned the biggest dividends the land had ever paid. Perry confided to Fred a hope he had entertained of leasing the Holton farm for himself when his contract with Montgomery expired. Now that Fred had arrived on the scene he explained to the tyro exactly what he had meant to do with the property. As he had seriously canvassed the situation for a couple of years, witnessing the failures of the last two tenants employed by Samuel Holton, Fred gladly availed himself of his advice.

Fred caught from Perry the spirit of the new era in farming. It no longer sufficed to scratch the earth with a stick and drop in a seed; the earth itself must be studied as to its weaknesses and the seed must be chosen with intelligent care. One of the experts from the state agricultural school, in the field to gather data for statistics, passed through the country, and spent a week with Fred for the unflattering reason that the Holton acres afforded material for needed information as to exhausted soils. He recommended books for Fred to read, and what was more to the point sent a

young man to plan his work and initiate him into the mysteries of tilling and fertilizing. The soil expert was an enthusiast, and he left behind him the nucleus of a club which he suggested that the young men of the neighborhood enlarge during the winter for the discussion of new methods of farm efficiency.

Fred hired a man and went to work. He first repaired the windmill and assured the water-supply of the house and barn. A farmer unembarrassed by crops, he planned his campaign a year ahead. He worked harder on his barren acres than his neighbors with the reward of their labor in sight. He tilled the low land in one of his fallow fields and repaired the fences wherever necessary. His most careful scrutiny failed to disclose anything on which money could be realized at once beyond half a dozen cords of wood which he sent to town and sold and the apples he had offered for sale in the streets of Montgomery. These by-products hardly paid for the time required to market them. Perry had suggested that winter wheat be tried on fifty acres which he chose for the experiment, and in preparing and sowing the land Fred found his spirits rising. The hired man proved to be intelligent and capable, and Fred was not above learning from him. Fred did the cooking for both of them as part of his own labor.

Some of his old friends, meeting him in Main Street on his visits to town, commiserated him on his lot; and others thought William Holton ought to do something for Fred, as it was understood that he was backing Charles in his enterprises. Still other gossips, pointing to the failure of the Mexican ventures, inclined to the belief that Fred was a dull fellow, and that he would do as well on the farm as anywhere else.

On a Sunday afternoon in this same November, Fred had cleaned up after his midday meal with the hired man and was sprawled on an old settle reading when a motor arrived noisily in the dooryard. Charles was driving and with him were three strangers. Fred went out to meet his brother, who

introduced his companions as business men from Indianapolis.

"We're taking a run over the route of the new trolley line you've probably read about in the papers. Had n't heard of it yet? Well, it's going to cut the Sycamore line at right angles in Montgomery, and run down into the coal fields. We're going to haul coal by electricity — a new idea in these parts — and it's going to be a big factor in stimulating manufactures in small centers. It's going to be a big thing for this section — your farm is worth twenty dollars more an acre just on our prospectus."

"No doubt you'd be glad to take that twenty right now," remarked one of the strangers.

"Oh, I'll wait for it," replied Fred, laughing.

"Are you implying that you're likely to have to wait?" demanded Charles. "My dear boy, we're doing this just for you farmers. In the old days the railroads were all in league against the poor but honest farmer; he was crippled as much as he was helped by the railroads; but with the trolley the farmer can be in the deal from the jump. We want every farmer on this line to have an interest; we're going to give him a chance to go in. Am I right, Evans?"

Evans warmed to the topic. He was a young broker and wore city clothes quite as good as Charles's. It was going to be a great thing for the country people; the possibilities of the trolley line had not yet been realized. Social and economic conditions were to be revolutionized, and the world generally would be a very different place when the proposed line was built. Charles allowed his friends to do most of the talking and they discussed the project eloquently for an hour.

The men refused Fred's invitation to go indoors, and said they would walk to the highway and the machine could pick them up.

When the brothers were alone, Charles spoke of the farm.

"I see you've got to work. The whole thing looks better than I ever saw it. I'm glad you've painted the barn red;

there's nothing like red for a barn. I must make a note of that; all barns should be painted red."

With a gesture he colored all the barns in the world to his taste. Fred grinned his appreciation of his brother's humor.

"I thought that on Sundays all you young farmers hitched a side-bar buggy to a colt and gave some pretty girl a good time."

"I'd be doing just that but for two reasons — I have n't the colt or the side-bar, and I don't know any girls. What about this trolley line? I thought the field was crowded now."

"Oh, Uncle Will and I are going to put this one through and we're going to make some money out of it, too. There's money in these things if you know how to handle 'em. It's in the promotion, not the operating."

"But I heard in town that the Sycamore line is n't doing well. There are rumors —"

"Oh, I know about that; it's only a fuss among the fellows who are trying to control it to reorganize and squeeze the bondholders. If father had lived he'd have kept it level. But we're all out of it — away out and up the street."

"Glad to hear it," Fred remarked. The gift of easy and picturesque speech had been denied him. All his life he had heard his father talk in just this strain; and his Uncle William, while less voluble, was even more persuasive and convincing. Charles did not always ring true, but any deficiencies in this respect were compensated for by his agreeable and winning manners. Fred had the quiet man's distrust of ready talkers; but he admired his brother. Charles was no end of a bright fellow and would undoubtedly get on.

"I tell you what I'll do with you, old man," Charles continued. "I suppose you already know some of these farmers around here. We're going to give them every chance to go in with us — let 'em in on the ground floor. We feel that this should be the people's line in the broadest sense, — give 'em a share of the benefits, — not merely that they can flip a can of milk on board one of our cars and hustle it

direct to the consumer and get back coal right at their door, but they shall participate in the profits they help to create. Now listen to this; there's not much you can do this winter out here and I stopped to make you an offer to solicit stock subscriptions among the country people. A lot of these farmers are rich fellows, — the farmers are getting altogether too much money for their own good, — and here's an ideal investment for them, a chance to add to the value of their farms and at the same time earn a clean six per cent on our bonds and share in the profits on a percentage of common that we're giving bondholders free gratis for nothing. What do you say to taking a hand with us? We'll put you on a salary right away if you say so. The very fact that you've chosen to come here to live and take up farming will give you standing with the country folks."

Fred smiled at this.

"On the other side of the sketch the fact that I'm as ignorant of farming as the man in the moon is likely to rouse their suspicions. I'm much obliged, Charlie, but my job's right here. I'm going to try to raise something that I can haul to town in a wagon and get money for. I haven't your business genius. It would seem queer to me to go about asking people to take their money out of the bank to give me in exchange for pieces of paper that might not be good in the end. And besides, a good many of these country people swallowed the same hook when it was baited with Sycamore. It's not a good time to try the same bait in this neighborhood, — not for the Holton family, at any rate."

"Mossback! I tell you we're out of Sycamore with clean hands. Don't you know that the big fellows in New York are the men who get in on such promotions as this and clean up on it! I'm giving you a chance that lots of men right here in this county would jump at. It's a little short of a miracle that a trolley coal road hasn't been built already. And think, too, of the prestige our family will get out of it. We've always been the only people in Montgomery that had any 'git up and git.' You don't want to forget that your name Holton is an

asset — an asset! Why, over in Indianapolis the fact that I 'm one of the Montgomery Holtons helps me over a lot of hard places, I can tell you. Of course, father had plowed the ground, and the more I hear about him the more I admire him. He had vision — he saw things ahead."

"And he came pretty near dying busted," observed Fred.

"But no man lost a cent through him!" Charles flashed. "That makes me swell up with pride every time I think of it — that he took care of his friends. He saw things big, and those Mexican schemes were all right. If he'd lived, they would have pulled through and been big moneymakers."

They had been walking slowly towards Charles's machine.

"I'm not saying anything against father," said Fred; "but the kind of things he took up strike me as dangerous. I know all about that plantation and the mine, too, for that matter. I don't blame father for sending me down there, but I wish I had back the years I put on those jobs."

"Oh, rot! The experience was a big thing for you. And you got paid for it. You must have saved some money — was n't any way to spend money down there."

"I don't keep an automobile," remarked Fred ruefully.

"By Jove, I can't afford it myself, but I've got to make a front. Now those fellows —"

His companions were hallooing from the highway to attract his attention. He waved and shouted that he was coming.

"Those fellows are in touch with a lot of investors. Nice chaps. I promised to get 'em home for dinner, and I must skip. You'd better think over my proposition before turning it down for good. I don't like to think of your being out here all winter doing nothing. You might as well take a hand with us. I'll guarantee that you won't regret it."

"I don't believe I care to try it. I'm a born rube, I guess; I like it out here. And I'm going to stick until I make good or bust."

Charles had cranked his machine and jumped in.

"Look here, Fred," he said, raising his voice above the

noise of the engine, "when I can do anything for you, I want you to call on me. And if you need money at any time, I want you to come to me or go to Uncle Will. In fact, he's a little sore because you don't drop in on him oftener. So long!"

The machine went skimming down the road, and when it reached the pike and Charles picked up his friends, Fred watched its slow ascent of Listening Hill, and waited for it to disappear beyond the crest.

CHAPTER IX

ON AN ORCHARD SLOPE

FRED moved off across the fields in quest of Perry. Charles never left him wholly happy. His long absence from home had in a way lessened his reliance on family ties, and an interview with his brother deepened the sense of his own dullness. He wondered whether it were not proof of his general worthlessness that he was so quickly adjusting himself to the conditions of rural life; and yet from such reflections his spirit quickly rebounded. In the very soil itself, he felt a kinship, born of a hidden, elusive, cramped vein of poetic feeling that lay deep in his nature. All life, he vaguely realized, is of a piece: man and the earth to which he is born respond to the same laws. He contemplated the wheatfield, tilled partly by his own hands, with a stirring of the heart that was new to his experience. He was wedded to this land; his hope was bound up in it; and he meant to serve it well.

He sprang over the fence into a woods pasture on Amzi Montgomery's farm and strode on. He picked up a walnut and carried it in his hand, sniffing the pungent odor of the rind. It was as warm as spring, and the dead leaves, crisp and crackling under his tread, seemed an anomaly. The wood behind him, he crossed a pasture toward the barn and hesitated, seeing that Perry was entertaining visitors. He had fallen into the habit of dropping in at the Perrys' on Sunday afternoons and he was expected to-day, so he kept on. As he reached the barn lot, he identified Amzi Montgomery and Phyllis Kirkwood, to whom Perry was apparently dilating on the good points of a Jersey calf that was eyeing the visitors wonderingly.

"Don't be afraid, Holton; my lecture is just over. You've

heard it before and I'm not going to repeat it," Perry called to him.

"How do you do, Mr. Holton," said Phil.

He pulled off his hat and walked up to shake hands with her.

"I did n't expect to find you here. I usually come over Sunday afternoons."

"Does that mean you would n't have come if you'd known we were here!" laughed Phil. "Oh, Uncle Amy, this is Mr. Fred Holton. He's your next-door neighbor."

Amzi turned from his observation of the calf and took the cigar from his mouth. He remembered Fred Holton as a boy and the young man had latterly fallen within his range of vision in Main Street. He availed himself of this nearer view to survey Samuel Holton's younger son deliberately. Fred waited an instant for the banker to make a sign. Amzi took a step toward him and Fred advanced and offered his hand.

"How d' ye do, Fred," said Amzi, and looked him over again. He addressed him quite as cordially as he would have spoken to any other young man he might have found there. "Perry has told me about you. I guess you've got quite a job over there."

"Yes, but I was looking for a job when I took it," said Fred.

"I like being a farmer myself," said the banker, "when I know the corn 's growing while I'm in bed in town."

"I think I'll stay up nights to watch my corn grow, if it ever does," said Fred.

"That land of yours is all right," said Amzi amiably, "but it's got to be brought up. That farm 's been cursed with overdrafts, and overdrafts in any business are bad."

"That's a new way of putting it," Fred replied, "but I'm sure it's sound doctrine. You can't take out what you don't put in."

"That," said Amzi, feeling in his pocket for his matchbox, "is a safe general principle."

He passed his cigar-case to Perry and Fred, commended his own cigars humorously, and looked Fred over again as the young man refused, explaining that he had grown used to a pipe and was afraid of the shock to his system of a good cigar.

"We were going to take a walk over the place; Mr. Montgomery wants to see his orchard. Come along, won't you?" said Perry.

Fred waited for a confirmation of the tenant's invitation.

"Yes; come along, Fred," said Amzi.

His manner toward Holton was that of an old acquaintance; he called him Fred quite as though it were the most natural thing in the world for him to do so. Phil and Perry moved off together and Amzi walked along beside Fred across a field of wheat stubble toward the orchard that stretched away on a slope that corresponded to the rise of Listening Hill in the highway. He talked of fruit-growing in which he appeared to be deeply interested, and declared that there was no reason why fruit should be only an insect-blighted by-product of such farms as his; that intelligent farmers were more and more taking it up. He confessed his firm belief in scientific farming in all its branches. Most men in small towns keep some touch with the soil. In a place like Montgomery the soil is the immediate source of urban prosperity, and in offices and stores men discuss crop conditions and prospects as a matter of course. Amzi owned a number of farms in different parts of the county, but this one that had been long in the family was his particular pride. He paused now and then to point out features of his possessions for Fred's admiration.

"Land," he observed reflectively, "is like a man or a horse; you got to treat 'em right or they won't work. Thunder! You think you'll stick it out over there, do you?"

"I've got to; and I want to! I want to make it go!"

Amzi glared at him a moment with puffed cheeks. Fred had spoken with warmth, and being unfamiliar with the banker's habit of trying to blow up occasionally, for no

reason whatever, he was a little appalled by Amzi's manner of receiving his declaration.

"If you mean it like that," said the banker, "you will make it go. It's the wanting to do a thing real hard that brings it round. Is that gospel?"

He blurted his question with a ferociousness that again startled Fred; but he was beginning to suspect that this was the banker's usual way of conversing, and his awe of him diminished. Amzi was an amusing person, with a tang of his own; and he clearly meant to be kind. It was necessary to answer the banker's last explosion and Fred replied soberly:

"I hope it is; I hope the wanting to do it will help in the doing."

Amzi made no response to this. He seemed to ignore it, and spoke of Perry admiringly, as the kind of man he liked, quoting statistics of the wheat yield of the field they were traversing, and then stopped abruptly.

"Thunder! How did they come to give you the farm?"

"I took it: I chose to take it. It was by an agreement between my brother and sister and me. I'm not sure but that I got the best of the partition. The stocks and bonds father left did n't mean anything to me. I don't know anything about such things."

"They let you have the farm as your share; you were afraid of the other stuff?"

"Yes; it did n't look very good and I was perfectly satisfied. I thought the arrangement fair enough to me: Charlie knew about the other things and I did n't. Most of them were very doubtful."

"They told you they were doubtful; you did n't know anything about them. Was that the way of it?"

"Yes; that was about the way of it, Mr. Montgomery."

Amzi glared and drew out his handkerchief to mop his face.

"I saw an automobile come out of your place awhile ago and climb the hill toward town. Charlie been to see you?"

"Yes. He had some friends with him from the city. Charlie knows no end of people."

"There are people like that," said Amzi, kicking a clod, and in doing so nearly losing his equilibrium; "there are people with a talent for knowing folks." This was not an important observation, nor was it at all relevant. Mr. Montgomery had merely gone as far as he cared to in the discussion of the distribution of Samuel Holton's estate and this was his way of changing the subject.

Amzi walked ahead with Perry when they met at the edge of the orchard and Phil loitered behind with Fred. A hawk swung from the cloudless blue; sparrows, disturbed by these visitors, flew down the orchard aisles in panic. The air was as dry as the stubble of the shorn fields. From the elevation crowned by the orchard it was possible to survey the neighborhood and Phil and Fred paused in silence for several minutes, with their faces turned toward the creek.

Seeing Phil thus was very different from seeing her across a fence in the moonlight, or meeting her at her kitchen door. Her new dark-blue gown with hat to match struck him as being very stylish, as indeed, they were, having come from the best shop in Indianapolis. Phil in gloves was a different Phil, a remote being quite out of hailing distance. He was torn between admiration for her dressed-upness and rebellion against a splendor that set her apart like a goddess for timorous adoration. Standing beside and a little behind her, his soul was shaken by the quick shadowings of her lashes. He was so deep in thought during this silent contemplation that he started and blushed when she turned round suddenly.

"We're terribly solemn, I think," she remarked, regarding him carelessly.

This was unfair. She had no right to look at him in that fashion, taking his breath away and saying something to which he could think of no reply whatever. Amzi and Perry had wandered away out of sight. She had spoken of solemnity; it was a solemn thing to be alone with a girl like Phil, on a day like this, under a fleckless sky, and with the scarlet

maples and the golden beeches gladdening the distances. Without looking at him, Phil extended her monologue: —

"I like cheerfulness myself."

"I 'm not so opposed to it as you may imagine," he replied, smiling. "I 'm not much of a talker. I 've been alone a whole lot, in lonesome places where there was n't anybody to talk to. I suppose talking is a habit. When there are people around who talk about things it 's natural to get into the way of talking. Is n't that so?"

"I suspect it is," Phil answered. "While my critics have n't exactly said that I talk too much, they agree that I talk at the wrong time. Let 's all be seated."

She dropped down on the grass, and smoothed her skirt. It was the best everyday dress she had ever owned and she meant to be careful of it. Her patent leather oxford ties were the nicest she had ever had, and she was not without her pride in their brightness. Fred seated himself near her. His clothes were his Sunday best, and none too good at that; he was painfully conscious of the contrast of their raiment.

"Your brother Charlie talks a good deal. I saw him the other day," said Phil.

"Yes; Charlie talks mighty well. He can talk to anybody. Where did you meet him?"

"In town, at father's office."

"Oh; he was there, was he?"

It was plain that Fred was surprised that there should be any intercourse between the Kirkwoods and his brother.

"He called to see father; but he did n't see him," explained Phil, as though reading his thoughts and willing to satisfy his curiosity.

"Charlie 's getting up a new trolley line. He wanted me to go in with him."

"Gave you a chance to escape from your farm? I should think you would be tempted."

"I did n't feel the temptation particularly," answered Fred; "but it was kind of him to come and see me."

"Well, there is that," Phil replied indifferently. "You

seemed to get on first-rate with Uncle Amy. Was that the first time you ever talked to him?"

"Yes. But I remember that once when I was a little chap he met me in the street over by the college — I remember the exact spot — and gave me a penny. I seem to remember that he used to do that with children quite unexpectedly. I imagine that he does a lot of nice things for people."

"Uncle Amy," said Phil deliberately, "is the second grandest man now present on earth. Daddy is the first."

"I don't know your father, except as I see him in the street."

"I suppose not," said Phil.

These commonplaces were leading nowhere, and they were becoming the least bit trying.

"My aunts have decided that the Montgomerys and the Holtons might as well bury the hatchet. They're going to ask your Uncle William to my party. They can't stand not knowing your aunt."

He did not at once grasp this. He was only dimly conscious of Montgomery social values and the prominence of his Uncle William's wife had not seemed to him a matter of importance. His acquaintance with that lady was indeed slight, and he did not see at once wherein Phil's aunts had anything to gain by cultivating her society, nor did Phil enlighten him. This turn of the talk embarrassed him by its suggestion of the escapade in which Phil's mother and his uncle had figured. Phil was not apparently troubled by this.

"They did n't invite you to my party, did they?"

He did not know exactly whom she meant by "they"; and he had not heard of Phil's party.

"No," he answered, smiling; "they probably never heard of me."

"Well, you will be invited. Your brother and sister are coming. Your brother Charlie told me so. He's going to give up a trip to New York just to be there."

Phil, he reflected, had been pleased by Charles's magna-

nimity in changing plans that embraced the magical name of New York to be present at her coming-out party. From his knowledge of his brother he felt quite sure that Charles must think it worth while to abandon the visit to New York to pay the tribute of his presence to a daughter of the Montgomerys. This contributed to Fred's discomfiture and made it more difficult to talk to Phil. On the face of it Phil was not a difficult person. He had seen her dance round a corn-shock in the moonlight, and a girl who would do that ought to be easy to talk to; and he had seen her, aproned at her kitchen door, throw an apple at a cat with enviable exactness of aim, and a girl who threw apples at cats should be human and approachable. It must be her smart city frock that made the difference: he hated Phil's clothes, and he resented with particular animosity the gloves that concealed her hands.

She saw the frown on his face.

"I don't believe I heard you say whether you were coming to my party or not. If you expect to travel about that time you need n't put yourself out, of course. You shall have one of our regular engraved invitations. How do you get mail out here?" she ended practically.

"R.F.D. 7. It will be thrilling to get something out of that bird's nest besides bills, fertilizer and incubator circulars, and the bulletins of the Department of Agriculture. Thank you very much. But if, after conferring with your aunts, you find that they don't approve of me, it will be all right."

"You have funny thoughts in your head, don't you? Don't you suppose I 'm going to have something to say about my own party? Just for a postscript I 'll tell you now that I expect you to come. If I've got to have a party I want to have as many fellow-sufferers as possible."

"Does that mean"—and Fred laughed—"that you are not terribly excited about your own party? It sounded that way."

He was not interested in parties himself; he had hardly

been to one since he was a child, and the thought of such an imposing function as he assumed Phil's coming out would be appalled him. And there was the matter of clothes: the dress-suit he had purchased while he was in college had gone glimmering long ago. The Sunday best he wore to-day was two years old, and a discerning eye might have detected its imperfections which a recent careful pressing had not wholly obliterated. His gaze turned for a moment toward the land in which lay his hope; he had to look past Phil to see those acres. His thoughts were still upon her party and his relation to it, so that it was with a distinct shock that he heard her say softly and wistfully: —

"It's queer, is n't it?"

"What is?"

She lifted her arm with a sweeping gesture.

"The world — things generally — what interests you and me; what interests Uncle Amy and Mr. Perry; the buzzings in all our noddles. Thousands of people, in towns just like Montgomery, live along some way or other, and most of them do the best they can, and keep out of jails and poor-houses, mostly, and nothing very important happens to them or has to. It always strikes me as odd how unimportant we all are. We're just us, and if God did n't make us very big or wise or good, why, there's nothing to be done about it. And no matter how hard we get knocked, or how often we stumble, why, most of us like the game and would n't give it up for anything. I think that's splendid; the way we just keep plugging on. We all think something pleasant is going to happen to-morrow or day-after-to-morrow. Everybody does. And that's what keeps the world moving and everybody tolerably cheerful and happy."

Phil the philosopher was still another sort of person. She had spoken in her usual tone and he looked at her wonderingly. It was a new experience to hear life reduced to the simple terms Phil used. She seemed to him like a teacher who keeps a dull pupil after class, and, by eliminating all unessential factors, makes clear what an hour before had

been only a jumble of meaningless terms in the student's mind.

He was still dumb before this new Phil with her a, b, c philosophy when her eyes brightened, and she sprang to her feet. Bending forward with her hand to her ear, and then dropping her arms to her sides, she said: —

> "Adown the orchard aisles they come, methinks, —
> My lord who guardest well his treasure chests,
> Attended by his squire and faithful drudge,
> And back to town I soon must lightly skip
> Else father will be roaring for his tea."

She was, indeed, a mystifying being! It was not until the absurdity of her last line broke upon him that he saw that this was only another side of Phil the inexplicable. She threw up her arm and signaled to her Uncle Amzi, who was approaching with Perry. The interruption was unwelcome. It had been a bewildering experience to sit beside Phil on the sunny orchard slope. He had not known that any girl could be like this.

"Do you write poetry?" he asked, from the depths of his humility.

She turned with a mockery of disdain.

"I should think you could see, Mr. Holton, that these are not singing robes, nor is this lovely creation of a hat wrought in the similitude of a wreath of laurel; but both speak for the plain prose of life. You have, therefore, no reason to fear me."

In a moment they were all on their way to the house; and soon Phil and Amzi were driving homeward.

"What was Fred Holton talking to you about?" asked Amzi, as he shook the reins over the back of his roadster.

"He was n't talking to me, Amy; I was talking to him. He's a nice boy."

"He does n't run so much to gold watches and chains as the rest of 'em. He seems to be pretty decent. Perry says he's got the right stuff in him." And then, with more animation: "Those Holtons! Thunder!"

CHAPTER X

PHIL'S PARTY

Mr. Amzi Montgomery thought it only proper to learn all that was possible of the affairs of his customers. This was the part of wisdom in a cautious banker; and he was distressed when checks that were not self-explanatory passed through the receiving-teller's window. A small bank is a good place in which to sharpen one's detective sense. Every check tells a story and is in some degree a clue.

No account on his bank's ledgers was more often scrutinized than that of Nancy Bartlett, and when she deposited a draft for $2115.15, the incident was not one to be passed lightly. No such sum had ever before been placed to Nan's credit. He knew that she received five- and ten- and even fifty-dollar drafts from Eastern periodicals, and he had touched these with reverent hands: but two thousand dollars in a lump from one of the best-known publishers in the country staggered Amzi. To add to his mystification, half the amount plus one cent, to-wit, $1057.58, was immediately transferred to Thomas Kirkwood's account, and this left Amzi away up in the air. Just what right Tom Kirkwood had to participate in Nan's earnings Amzi did not know, nor did he see immediately any way of finding out.

What did happen, though, coincident with this event, and much to his gratification, was the installation of a girl-of-all-work in Kirkwood's house. Phil had been dislodged from the kitchen, and Amzi was mightily relieved by this. A kitchen was no place for his niece, that flower of the Montgomery flock. His spirits rose when Phil hailed him one morning as he stood baring his head to the November air on the bank steps, and told him that her occupation was gone. She made the confession ruefully; it was unfair for her

father to discharge her just as she was getting the hang of the range and learning to broil a steak without incinerating it. "Just for that" she would spend a great deal of time in Main Street, and ruin her constitution at Struby's soda-fountain.

While Amzi was still trying to account for Nan's check, two other incidents contributed further to his perplexities. On his way home one evening he saw Nan and Kirkwood walking together. It was only a fair assumption that the two friends had met by chance and that Kirkwood was merely accompanying Nan to her door, as he had every right to do. They were walking slowly and talking earnestly. To avoid passing them, Amzi turned off at the first cross-street, but stood for a moment staring after them. Then the next evening he had gone to call at the Bartletts' and all his intervening speculations were overthrown when he found Kirkwood there alone with Rose, Nan being, it seemed, in Indianapolis on a visit. Rose and Kirkwood had evidently been deeply engrossed, too, when Amzi interrupted their conference with the usual thump of the drumstick. The piano, he observed, was closed, and it was inexplicable that Kirkwood should be spending an unmusical evening with Rose. Nor was Phil with her father. This was another damaging fact. It was a blow to Amzi to find that such things could happen in his own town, and under his very eyes.

If it had n't been for Phil's party, the preparations for which gave him plenty to do, Amzi's winter would have opened most unhappily; but Phil's party was an event of importance not only in her life, but in Amzi's as well. Everybody who had the slightest title to consideration received an invitation. He was glad his sisters had suggested that the Holtons be invited. It gave him an excuse for opening the doors wide. He heard much from his kinsfolk about the prosperity of the Holtons, who were held up to him in rebuke for his own sluggish business methods. He wanted his sisters and the rest of the world to know that the First National Bank of Montgomery aroused in him no jealous pangs.

Phil arrived at Amzi's early and ran upstairs to take off

her wraps. When this was accomplished and her Aunt Fanny's housemaid, lent for the occasion, had duly admired her, she knocked boldly on her uncle's door.

"Come in, you Phil," he shouted.

Amzi stood before his chiffonier in his shirt sleeves, trying to make a bow of his white tie. A cigar, gripped firmly in his teeth, was not proving of much assistance in the operation. As Phil crossed the room, he jerked off the strip of lawn and threw it into the open drawer.

"See what you've done? See all that litter? All that stuff crumpled up and wasted just on your account? I told that fellow in Indianapolis to give me the readymade kind that buckles behind, but he would n't listen; said they don't keep 'em any more. And look at that! It's a good thing I got a dozen! Thunder!"

The "Thunder" was due to the fact that in his excess of emotion over the difficulties with his raiment, his eyes had not until that instant taken in Phil. His jaw fell as he stared and tears filled his eyes. Above the soft folds of her white crèpe gown the firm clean lines of her shoulders and throat were revealed and for the first time he fully realized that the Phil who had gladdened his days by her pranks — Phil the romp and hoyden — had gone, and that she would never be quite the same again. There was a distinct shock in the thought. It carried him back to the day when her mother had danced across the threshold from youth to womanhood, with all of Phil's charm and grace and her heart of laughter.

Phil fanned herself languidly, feigning to ignore his bewilderment. An aigrette in her hair emphasized her height. She lifted her arms and, whistling softly, pirouetted about the room. Her movements were those of vigorous, healthy youth. Her eyes were bright and her cheeks aglow.

"Thunder!" gasped Amzi, feeling absently of his collar. "Is that you, Phil?"

"Generally speaking, it *ain't*, Amy. What do you think of the gladness of these joyful rags anyhow?"

"You look right, Phil. You've grown about six inches since I saw you last. High heels?"

She thrust out a slipper for his inspection.

"Those clothes are not as bad as some I've seen. I don't mind the low-in-the-neck effect when there's a neck to show like yours. Most of 'em look like the neck of a picked gander. I guess Fanny did about the right thing. Fanny's taste is usually pretty fair."

"Oh, the whole syndicate took a hand in it," said Phil with a sigh. "They nearly wore me out; but they were so busy consulting each other that they did n't notice that I chose the crêpe myself. But I wanted you to like my things, Amy."

"Of course I like 'em. You certainly look grand."

He rummaged in one of the chiffonier drawers.

"Just wait a minute," he said; "you 've got to fix this fool thing for me." He placed a fresh tie round his white-wing collar and loosely crossed the ends. "I ain't going to take any chances of spoiling this. Now, Phil, do your noblest."

"With gloves on? Well, I'm used to doing daddy's over again, so here goes."

He stood with his chin in air while she tied the bow. Her youth, her loveliness, her red lips, compressed at the crucial moment when the bow took form, moved and thrilled him. No one in the world had ever been so dear to him as Phil! When she rested her hands on his shoulders and tilted her head to one side to study her handiwork he raised himself on his toes and lifted his hands, in one of which he had concealed something.

"Bend your head a little, Phil; I ought to have a ladder for this."

And in a moment he drew down upon her neck a chain with a pendant of pearls, which he had chosen with the greatest care at the best jeweler's in Indianapolis.

"Now look at yourself!"

She sprang to the mirror, and while she was exclaiming over it, he remarked, "I guess it don't make you look much

worse, Phil. But it does n't make you look much nicer. Thunder! Nothing could!"

"Amy! I'm going to muss you up!" she cried, wheeling round.

"Phil — don't you touch me; don't you dare!"

He backed away and began drawing on his coat, and she abandoned the idea of mussing him to make sure his tie did n't crawl up over his collar. She clasped him tight and kissed him on the mouth.

"What a dear old pal you are, Amy," she said, laying her cheek against his. "Don't you ever think I don't appreciate what you do for me — what you are to me!"

"I guess that's all right, Phil," he said, and turned round to the chiffonier and blew his nose furiously. "Where's Tom?"

"I guess daddy 's gone downstairs."

"Well, most of your aunts are on the job somewhere and we'd better go down and start this party. I hear the fiddlers tuning up."

Amzi II had built a big house with a generous hall and large rooms, and it had been a matter of pride with Amzi III to maintain it as it had been, refusing to listen to the advice of his sisters that he shut off part of it. Amzi liked space, and he was not in the least dismayed by problems of housekeeping. In preparing for Phil's party he had had all the white woodwork repainted, and the floors of the drawing- and living-rooms had been polished for dancing.

In Montgomery functions of all sorts begin early. The number of available public vehicles is limited, and by general consent the citizens take turns in the use of them. There had n't been a party at the Montgomery homestead since the marriage of the last of the Montgomery girls. It was not surprising that to-night many people thought a little mournfully of the marriage of the first! The launching of Phil afforded opportunity for contrasting her with her mother; she was or she was not like Lois; nearly all the old people had an opinion one way or another.

Among the early arrivals was Mrs. John Newman King. Mrs. King, at eighty, held her own as the person of chief social importance in town. The Montgomerys were a good second; but their standing was based merely upon long residence and wealth; whereas Mrs. King had to her credit not only these essential elements of provincial distinction, but she had been the wife of a United States Senator in the great days of the Civil War. She had known Lincoln and all the host of wartime heroes. Lincoln, Grant, and Sherman had been her guests right there in Montgomery—at the big place with the elms and beeches, all looking very much today as it did in the stirring sixties. Mrs. King wore a lace cap and very rustling silk, and made pretty little curtsies. She talked politics to gentlemen, and asked women about their babies, and was wholly charming with young girls.

She paused before Phil, in the semicircle that included Amzi and his sisters with their husbands, and Tom Kirkwood.

"My dear child, on this proud occasion I want to say that the day you fell out of the cherry tree in my back yard and broke your arm and came into the house to get a sand tart as usual before going home, just as though nothing had happened, I loved you and I have loved you ever since. And you did n't cry either!"

"I did n't cry, Aunt Jane, because I had n't sense enough to know I'd been hurt!"

"You were always a child of spirit! It's spirit that counts in this life. And for all we know in the next one, too. Don't you let all these relations of yours spoil you; I've known all the Montgomerys ever since your great-grandfather came here from Virginia, and you please me more than all the rest of 'em put together. Do you hear that, Amzi!"

Amzi was prepared to hear just this; he was nigh to bursting with pride, for Mrs. King was the great lady of the community and her opinion outweighed that of any dozen other women in that quarter of Indiana.

Montgomery is just a comfortable, folksy, neighborly

town, small enough to make hypocrisy difficult and unnecessary. In a company like this that marked Phil's entrance upon the great little world, no real Montgomeryite remembered who had the most money, or the costliest automobile, or the largest house. The Madison professors, who never had any hope of earning more than fifteen hundred dollars a year if they lived forever, received the special consideration to which they were entitled; and Judge Walters might be hated by most of the lawyers at the bar for his sharp admonitions from the bench, but they all respected him for his sound attainments and unquestioned probity. Among others who were presented to Phil (as though they had n't known her all her life!) were a general and a colonel and other officers of the line, including Captain Joshua Wilson, poet and county recorder, and the editors of the two newspapers, and lawyers and doctors and shopkeepers, and, yes, clerks who stood behind counters, and insurance agents and the postmaster, all mingling together, they and their children, in the most democratic fashion imaginable.

"We're all here," said old General Wilks, who had been a tower of strength in the Army of the Tennessee, "and we're the best people of the best state on earth. I claim the privilege of age, Amzi, to kiss the prettiest girl in Indiana."

Beyond question the arrival of the William Holtons, with their niece and nephew from Indianapolis, caused a stir. They were among the late comers, and the curious were waiting to witness their reception, which proved to be disappointingly undramatic. Their welcome in no wise differed from that accorded to other guests. Every one said that Charles Holton was a handsome fellow, and his sister Ethel a very "nice" though rather an insipid and colorless young woman. It was generally understood that Amzi's sisters had forced his hand. The conservatives were disposed to excuse Amzi for permitting the Holtons to be invited; but they thought the Holtons displayed bad taste in accepting. It was Phil's party, and no Holton had any business to be connected with anything that concerned Phil. And Tom

Kirkwood's feelings ought to have been considered, said his old friends.

"You see," Charles Holton remarked to Phil, when he had bowed over her hand with a good deal of manner, "I really did give up that New York trip. I would have come back from China to see you in that gown!"

The musicians (five artists from the capital, and not the drummer and piano-thumper usually considered adequate in Montgomery for fraternity and class functions) now struck up the first number.

"Please give me a lot of dances," begged Charles, looking at Phil's card.

"One! Just one!" replied Phil.

"You are bound to be a great tyrant; you should be merciful to your humblest subject."

"I have n't seen any of the humility yet," she laughed.

Her Uncle Lawrence Hastings had undertaken to manage the dance and he glided away with her to the strains of the first waltz. Hastings boasted a velvet collar to his dress-coat, and the town had not yet ceased to marvel that fortune had sent to its door a gentleman so exquisite, so finished, so identified with the most fascinating of all the arts. Hastings had for the social affairs of Montgomery a haughty scorn. It pained him greatly to be asked to a neighbor's for "supper," particularly when it was quite likely that the hostess would herself cook and serve the food; and the Fortnightly Assembly, a club of married folk that met to dance in Masonic Hall, was to him the tamest, the dullest of organizations, and the fact that his brother-in-law Waterman, who waltzed like a tipsy barrel, enjoyed those harmless entertainments had done much to embitter Hastings's life. Hastings imagined himself in love frequently; the Dramatic Club afforded opportunities for the intense flirtations in which his nature delighted. The parents of several young women who had taken part in his amateur theatricals had been concerned for their daughters' safety. And now Phil interested him — this new Phil in city clothes. The antics of Phil, the tomboy of

Main Street, had frequently aroused his indignation; Phil, a débutante in an evening gown that he pronounced a creation of the gods, was worthy of serious attention. She was, he averred, Hermione, Rosalind, Portia, Beatrice, combined in one perfect flower of womanhood.

"You are adorable, Phil," he sighed, when the music ceased, leaving them at the end of the living-room. "A star danced and you were born."

"That is very sweet, Lawrince," said Phil; "but here comes my next partner. You must n't stand in the way of the young men."

The very lightest laughing emphasis on "young" made a stab of this. He posed in a window and watched her, with his gloomiest Hamlet-like air, until his wife, noting this familiar symptom, interrupted his meditations and commissioned him to convoy a lady with an ear-trumpet to the dining-room.

The party was going merrily; there was no doubt of its complete success. Some of the older folk remarked upon the fact that Phil had danced with Charles Holton; and he danced well. There was a grace in the Holtons, and Charles was endowed with the family friendliness. He made a point of speaking to every one and of dancing with the wall-flowers. It was noted presently that he saw Mrs. King to her carriage, and was otherwise regardful of the old folks.

Phil had wondered whether Fred Holton would come. She had hoped he would when she asked him at her uncle's farm, and the formal invitation had been dispatched to R.F.D. 7 as promised.

It was ten o'clock when Fred appeared. Phil saw him over her partner's shoulder talking to Amzi in the hall door, and as she swept by him in the dance she caught his eye. Fred had come late out of sheer timidity, but he had arrived at a moment when the gayety was at its height.

His diffidence had been marked even in his college days, and he was unused to gatherings of this kind. The proximity of so many gay, laughing people was a real distress to him.

And if the other members of his family were able to overlook Jack Holton's great sin, Fred was acutely conscious of it now that Phil had dawned on his horizon. He had no sooner entered the house than he regretted his temerity in coming; and he had come merely to see Phil — that was the whole of it. Nor did the thought of this now contribute to his comfort. His glimpses of her as she danced up and down the room with three partners in turn — one of them his brother — set his pulses throbbing. Phil in her simple white gown — this glowing, joyous woman was no longer of his world. For the first time in his life his heart was shot through with jealousy. He had always felt Charles's superiority, but with a younger brother's loyal admiration he had not resented it. He resented it now. Fred had resurrected a cutaway coat for this adventure, and he was acutely aware that there were more dress-coats in evidence than he had imagined were available in Montgomery. Amzi, who had greeted him kindly, introduced him to a visiting girl whose name he did not catch, and he was doing his best to present an appearance of ease in talking to her. It had been a long time since he had danced, and he did not know the new steps. The girl asked him why he did not invite her to dance, and this added to his discomfiture. There is no greater unhappiness than that of the non-dancing young man at a dancing-party. He is drawn to such functions by a kind of fascination; he does not understand why other young men with no better brains than his are able to encircle the waists of the most beautiful girls and guide them through difficult evolutions. He vows that he will immediately submit himself to instruction and lift himself from the pits of torment.

The visiting girl was carried off, evidently to her relief and delight, by a strange young man and Fred was left stranded in an alcove. He had never felt so lonesome in his life. Phil vanished and now that he no longer enjoyed even his earlier swift glimpses of her, his dejection increased. He was meditating an escape when, as his eyes sought her, she stood suddenly breathless beside him. A divinity had no right thus

to appear unheralded before mortal eyes. Fred blushed furiously and put out his hand awkwardly. Phil's latest partner begged for another dance; there was to be an extra, he pleaded; but she dismissed him with a wave of her fan. There had been high-school dances where Phil had learned to steel her heart against the importunate.

"Why did n't you come and speak to me?" demanded Phil when they were alone.

"I was just waiting for a chance. I did n't want to bother you."

"Well, you 'll have to do better than this! You 're the only person in the house who has n't spoken to me! But it was nice of you to come: it must be a trouble to come to town at night when you live so far." She sat down in the window-seat and bade him do likewise. "You did see Uncle Amy, did n't you? I saw you talking to him; but you ought to have come earlier while there was a receiving-line ready for you. Now you 'll have to look around for everybody; you have to speak to my three aunts and all my uncles and my father."

"I 'll be glad to," declared Fred; and then realizing the absurdity of his fervor in consenting to speak to the aunts and uncles he laughed.

"You 're scared," said Phil. "And if you won't tell anybody I 'm a little bit scared myself, just because everybody tells me how grown-up I am."

The music struck up and a young cavalier — a college senior, who had worshiped Phil since his freshman year — came to say that it was his dance. She told him that she was tired and would have to be excused. He wished to debate the question, but she closed the incident promptly and effectively.

"I 'm busy talking to Mr. Holton; and I can see you any time, Walter."

Walter departed crestfallen; she treated him as though he were still a freshman. He was wearing his first dress-coat and the tallest collar he could buy, and it was humiliating to be called Walter and sent away by a girl who preferred to talk

to a rustic-looking person in a cutaway coat and a turnover collar with a four-in-hand tie.

Phil carried Fred off for a tour of the rooms, pausing to introduce him to her father and to the three aunts, to whom she said how kind it was of Fred to come; that he was the only person she had personally asked to the party. And it was just like Phil, for years the loyal protector of all the discards among the cats and dogs in town, to choose a clodhopper for special attention. Kirkwood, who had forgotten Fred's existence, greeted him in his pleasant but rather absent way.

The torrid Wabash Valley summers of many years had not greatly modified the chill in Kirkwood's New England blood, and the isolation in which he had lived so long had deepened his reserve. The scholarly stamp had not been effaced by his abandonment of the academic life, and many of his fellow-townsmen still addressed him as Professor Kirkwood. His joy to-night lay in Phil's happiness; his heart warmed to the terms of praise in which every one spoke of her. It touched his humor that his daughter was in some degree a public character. Her escapades in childhood and youth had endeared her to the community. In her battles with the aunts public sympathy had been pretty generally with Phil. "Otherwise Phyllis—?" Many a smile had been occasioned by that question. Tom Kirkwood knew all this and was happy and grateful. He had not attended a large gathering of his fellow-townfolk since his wife left him, so that his daughter's coming-out was an event of double significance for him.

The aunts were somewhat critical of the arrangements for refreshing the guests. Amzi, refusing to heed their suggestions that the catering be entrusted to an Indianapolis firm, had arranged everything himself. The cakes were according to the best recipes known at 98 Buckeye Lane, and Rose and Nan were there, assisting, by Amzi's special command. During the evening he consulted first one and then the other; and when his sisters asked icily for instructions, he told them

to look handsome and keep cheerful. This was unbrotherly, of course, but Amzi was supremely happy.

The older people had been served in the dining-room and many of them had already gone or were now taking leave, and the waiters were distributing little tables for the young people.

"Let me see, you were to have refreshments with me, Miss Kirkwood; I have a table in the drawing-room alcove all ready," said Charles Holton to Phil as she still stood talking to Fred in the hall. Fred had been wondering just what his own responsibilities were in the matter. Charles had greeted him affably; but Fred's diffidence deepened in his brother's presence: Charles was a master of the social arts, whereas Fred had only instinctive good-breeding to guide him. Fred was about to move away, but Phil detained him.

"Is n't it curious that you two brothers should have the same idea," said Phil artlessly. "It's really remarkable! But I think" — and she turned gravely to Fred — "I think, as long as you came too late for a dance with me, I shall eat my piece of pie with you — and I think right up there on the stairs would be an excellent place to sit!"

Fred, radiant at the great kindness of this, went off to bring the salad for which she declared she was perishing. Charles looked at her with an amused smile on his face.

"You're a brick! It's mighty fine of you to be so nice to Fred. Dear old Fred!"

Phil frowned.

"Why do you speak of your brother in that way?"

"How did I speak of him?"

"Oh, as if he were somebody to be sorry for!"

"Oh, you misunderstood me! I was merely pleased that you were being nice to him. Fred would never have thought of asking you to sit on the stairs with him — I knew that; it was just like you to save him from embarrassment."

"Oh!"

He was piqued by the connotations suggested by Phil's "Oh!" Phil was not only stunningly pretty, but she had wits.

It was his way to impress girls he met, and there was no time for dallying now; Fred would return in a moment and take Phil away from him. He intended to see a great deal of her hereafter, and he believed that in the opening skirmishes of a flirtation a bold shot counts double. Phil waved her hand in the direction of the table where the Bartletts, her father, and Amzi were seating themselves, and when she looked round at Holton, she found his eyes bent upon her with a fair imitation of wistfulness and longing which in previous encounters of this sort he had found effective.

"I don't believe you realize how beautiful you are. I've been over the world a good deal and there's no one anywhere who touches you. There are lots of nice and pretty girls, of course, but you are different; you are a beautiful woman! To see you like this is to know for the first time what beauty is. And I know—I appreciate the beautiful soul there is in you — that shines out of your eyes!" His voice was low, and a little tremulous. "I want the chance to fight for you! From that first moment I saw you in your father's office I have thought of nothing but you. That's why I came — why I gave up business of real importance to come. And I shall come again and again, until you tell me I may come no longer."

His voice seemed to break with the stress of deep feeling. Phil listened, first in surprise that yielded perhaps to fear, and then her head bent and she looked down at her fan which she slowly opened and shut. She did not lift her eyes until she was sure he had finished.

"By the way," she remarked, with studied carelessness, as she continued to play with her fan, "I wish I could quote things offhand like that. It must be fine to have such a memory! Let me see, what is that from — 'The Prisoner of Zenda' or 'How Lulu Came to Logansport'? Oh!" (with sudden animation as Fred came bearing two plates) "there's my young life-saver now!" Then to Charles again: "Well, I shall certainly look up that quotation. It was ever so nice of you to remind me of it!"

Holton struck his gloved hands together smartly in his irritation and turned away. Phil was undoubtedly different; but she was not through yet. She called him back, one foot on the stair, and said in a confidential tone, "That nice little Orbison girl, — the blonde one, I mean, who's visiting here from Elwood, — I wish you'd take good care of her; I'm afraid she isn't having a wildly exciting time."

"This is what I call being real comfortable and cozy," she remarked to Fred as they disposed themselves on one of the lower steps.

Below and near at hand were most of the members of her family. She saw from the countenances of the three aunts that they were displeased with her, but the consciousness of this did not spoil life for her. She humanly enjoyed their discomfiture, knowing that it was based upon the dinginess of Fred's clothes and prospects. Their new broad tolerance of the Holtons did not cover the tragic implications of Fred's raiment. They meant to protect Phil in every way, and yet there was ground for despair when she chose the most undesirable young man in the county to sit with in the intimacy of the refreshment hour at her own coming-out. Mrs. Fosdick leaned back from her table to ask Amzi in an angry whisper what he meant by allowing Phil to invite Fred Holton to her party.

"What's that? Allow her! I did n't allow her! Nobody allows Phil! Thunder!" And then, after he had picked up his fallen napkin, he turned to add: "There's nothing the matter with Fred that I know of!"

The comparative quiet that now reigned was much more to Fred's liking than the gayety of the dance. Phil treated their companionship as a matter of course and his timidity and restraint vanished. Nothing in his experience had ever been so agreeable and stimulating as this. That Phil, of all humankind, should have made this possible was to him inexplicable. It could not be that when this was over, he should be hurled back to Stop 7.

Phil, who had disposed of Charles's confession of adora-

tion to her own satisfaction, now seemed bent upon winning some praise from the halting tongue of Charles's brother. To make conversation she directed attention to her new trinket, holding out the chain for Fred to admire the pearls. In doing this he saw the pulse throbbing in her slim throat, and this in itself was disturbing. Her nearness there on the stairway affected him even more than on the orchard slope where he had experienced similar agitations. When she laughed he noticed an irregularity in one of her white teeth; and there was a tiny mole on her neck, just below her left ear. He did not know why he saw these things, or why seeing them increased his awe. It seemed wonderful that she could so easily slip her hands out of her gloves without drawing the long gauntlets from her arms. Farther and farther receded the Phil of the kitchen apron with whom he had bargained for the sale of the saddest apples that had ever been brought to Montgomery by a self-respecting farmer! When her father came to the stair-rail to ask if she felt a draft from the upper windows, Fred was shaken with fear; the thought that the airs of heaven might visit affliction upon this brown-haired and brown-eyed marvel was at once a grief to him. He felt the world rock at the bare thought of any harm ever coming to her.

"As if," said Phil, when her father had been reassured, "the likes of me could take cold. What do you do all day on a farm in winter weather?"

"Let me see; I chopped wood, this morning; and I'd bought some corn of Perry — that is, of your uncle — and went over with the wagon to get it; and this afternoon I brought the wood I had chopped to the woodshed; and then I went out to look at my wheatfield, and almost bought a cow of another neighbor — but did n't quite make a bargain. And then I began to get ready to come to your party."

"You must have worked awfully hard to get ready," said Phil, "for you were late getting here."

"Well, I loafed around outside for an hour or so before I came in," and he smiled ruefully. "I 'm not used to parties."

"You seem to get on pretty well," said Phil reassuringly.

One of the waiters had brought them ice-cream and cake, and after she had tasted the cake Phil caught Rose Bartlett's eye and expressed ecstasy and gratitude by a lifting of the head, a closing of the eyes, a swift folding of the hands.

"How are you going to amuse yourself out there by yourself all winter?" she remarked to Fred; "I should n't think there would be much to do!"

"Oh, there won't be any trouble about that! I've got plenty to do and then I want to do some studying, too. I'm going up to the University in January to hear lectures — farming and stock-raising and things like that. Perry has put me up to it. And then in between times I want to get acquainted with the neighbors; they're all mighty nice people and kind and friendly. That sounds pretty stupid, does n't it?"

"Well, it sounds wholesome if not wildly exciting. I've lost my job. They took my kitchen away from me just as I was getting started; and I haven't anything much to do — except being sociable."

"Of course, you've come out now, and you'll be going to receptions and dances all the time."

"I can't exactly cry O joy, O joy at the thought of it. There must have been gypsies in my family somewhere. You'll think I'm crazy, but I'd like to go out right now and run a mile. But there will be skating afterwhile; and snowstorms to go walking in. I like walking in snowstorms, — the blustering kind where you can't see and go plunking into fences."

Fred agreed to this; he readily visualized Phil tramping 'cross-country in snowstorms. "It's an awful thing," Phil resumed, "to have to be respectable. Aunt Kate wants to go South this winter and take me with her. But that would mean being shut up in a hotel. If daddy did n't have to work, I'd make him take me to California where we could get a wagon and just keep camping. Camping out is the most fun there is in *this* world. There's a nice wooziness in

waking up at night and hearing an owl right over your head; and there are the weather changes, when you go to sleep with the stars shining and wake up and hear the rain slapping the tent. And when you've gone for a long tramp and come back tired and wet and hungry, and sit and talk about things awhile and then tumble into bed and get up in the morning to do it all over again —! Does that sound perfectly wild? If it does, then I'm crazy, for that's the kind of thing I like — not to talk about it at parties in my best clothes, but to go out and do it and keep on doing it forever and ever."

She put the last crumb of the Bartlett cake into her mouth meditatively.

"I like the outdoors, too," said Fred, for whom this statement of her likings momentarily humanized his goddess and brought her within the range of his understanding. "The earth is a good old earth. There are no jars in the way she does her business. There's something that makes me feel sort o' funny inside when I go out now and see that little wheat-patch of mine, and know that the snow is going to cover it, and that with any kind of good luck it's going to live right through the cold and come to harvest next summer. And it gives me a queer feeling, and always did, the way it all goes on — and has always gone on since the beginning of the world. When I was a little boy here in Montgomery and went to Center Church Sunday-School, the most interesting things in the Bible were about those Old Testament people, raising cattle and tending flocks and farming just like the people right here at home. I suppose it's a feeling like that I always had that makes me want to be a farmer and live close to the ground — that and wanting to earn a living," he concluded, smiling. He was astonished at his own speech, which had expressed ideas that had never crystallized in his mind before.

"That," said Phil, "is what poetry is — feeling like that."

"I suppose it is," Fred assented.

The waiters were relieving the guests of their burdens,

and carrying out the tables, and there was a stir through the house as the musicians took their places. Phil rose and nodded to a young gentleman who sought her for the next dance.

"I've got to go," said Fred. "I'll just about catch my last car. It's been fine to be here. And I've enjoyed talking to you. It was mighty kind of you to sit up here with me. I shall always remember it."

Phil was drawing on her gloves, looking down upon the hall through which the guests from the other rooms were now passing.

At this moment the outer hall door opened cautiously and a man stepped inside, closed it noisily, and placed his back against it with an air of defiance. He stood blinking in the strong light, moving his head from side to side as though in the effort to summon speech. The waiter who had been stationed at the door was helping to clear away the tables, but he hurried forward and began directing this latest guest where to leave his wraps. The stranger shook his head protestingly. It was quite evident that he was intoxicated. He wore a long overcoat spattered with mud, and there was a dent in the derby hat he removed with elaborate care and then swung at arm's length. The doorways filled. Something not down in the programme was occurring. A sudden hush fell upon the house; whispered inquiries as to the identity of the stranger, who stood drunkenly turning his gaze from left to right, passed guardedly from lip to lip. Amzi, Kirkwood, and the Bartletts remained near where they had risen from their table, sharing the general consternation. Amzi was the first to recover; he took a step toward the door, but paused as the man began to speak slowly and drunkenly. He seemed annoyed by his inability to control his tongue and his voice rose raspingly.

"'M looking for my bruf — my bruf — my brother. Tole me 'tis h-h — 'tis house he was 't Amzi's to party. Holtons and Mungummer — Montgomerys all good fr'ens now. Bes' ole fam'lies in town. 'Pologize for coming s' late; no

time change my clothes; disgraceful — puf-puf-perfectly disgraceful, that's whasmasser. Want t' see Will. Anybody here seen Will? Don' tell me Will's gone home s' early; mos' unfashion'ble; mos' disgracefully unfashion'ble!"

Jack Holton had come back, and this was the manner of his coming. To most of those who saw him that night tipsily planted against the door of the old Montgomery house, he was an entire stranger, so long had been his exile; but to Amzi, to Tom Kirkwood, to Rose and Nan Bartlett there came at the instant of identification a thronging weight of memories. Some one had called William Holton — he was discussing local business prospects with Paul Fosdick — and the crowd about the drawing-room door made way for him. His nephew Charles was at his elbow.

"Bring my coat and hat to the back door, Charlie, and see that your Aunt Nellie gets home," he said; and people spoke admiringly afterward of the composure with which he met the situation.

Amzi was advancing toward the uninvited guest and William turned to him.

"This is unpardonable, Mr. Montgomery, but I want you to know that I could n't have foreseen it. I am very sorry. Good-night!"

Preceded by Amzi, William led his brother, not without difficulty, through the hall to the dining-room and into the kitchen, where Charles joined him in a moment by way of the back stairs.

"It's Uncle Jack, is it?" Charles asked, looking at the tall figure with a curiosity that was unfeigned.

"M' dear boy, I s'pose 's possible I'm your lon — lon — long los' uncle; but I have n't zonner — have n't zonner your acquaintance. Want to see Will. Got prodigal on zands, Will has. Seems t'ave come back mos' 'no — mos' 'nopportune 'casion. All right, ole man: jus' give me y' arm and I get 'long mos' com-for-ble, mos' comfort-*a*-ble," he ended with a leer of triumph at having achieved the vowel.

Charles helped him down the steps to the walk and then

returned to the house. In his unfamiliarity with its arrangements, he opened by mistake the door that led to a little den where Amzi liked to read and smoke. There quite alone stood Tom Kirkwood, his hands in his pockets, staring into the coal-fire of the grate. Charles muttered an apology and hastily closed the door.

Through the house rang the strains of a waltz, and the dance went on.

CHAPTER XI

BROTHERS

William Holton spoke the truth to Amzi when he said that he had had no warning of his brother's return. William, with all his apparent prosperity, was not without his troubles, and he took it unkindly that this brother, who for sixteen years had kept out of the way, should have chosen so unfortunate a moment for reintroducing himself to his native town. He had not set eyes on Jack since his flight with Lois Kirkwood, though Samuel had visited the Western coast several times on business errands and had kept in touch with him. William had been glad enough to forget Jack's existence, particularly as the reports that had reached him — even those brought back by the sanguine Samuel — had been far from reassuring as to Jack's status in Seattle.

Jack's return meant a recrudescence of wounds which time had seemingly healed, with resulting discomforts that might have far-reaching consequences. Mrs. William had a pride of her own, and it was unjust to her for a man who had so shocked the moral sensibilities of the town to thrust himself back upon his family, especially when he had chosen to present himself first at the domicile of the head of a house against which he had so grossly sinned.

William took Jack home and put him to bed; and when Charles followed a little later with Mrs. Holton, the prodigal slept the sleep of weary intoxication in her guest chamber.

The next day the town buzzed, and the buzzing was loud enough to make itself heard at the desk of the president of the First National Bank. William had left word at home that when Jack came to himself, he was to be dispatched to the bank forthwith. He meant to deal with this unwelcome

pilgrim upon a business basis strictly, without any softening domestic influences. The honor of the Holtons was touched nearly and Jack must be got rid of. Mrs. Holton telephoned at eleven o'clock that Jack was on his way downtown, and William was prepared for the interview when his brother strolled in with something of his old jauntiness.

The door of the directors' room closed upon them. The word passed along Main Street that Jack and William were closeted in the bank. Phil, walking downtown on an errand, with the happiness of her party still in her eyes, was not without her sense of the situation. At the breakfast-table her father, deeply preoccupied, had brought himself with an effort to review the happier events of the party. Knowing what was in his mind Phil mentioned the untoward misfortune that had cast Jack Holton of all men upon the threshold of her uncle's house.

"It really did n't make any difference, daddy, — that man's coming. Everybody tried to forget it. And some of the young people did n't know him at all."

"No; it did n't matter, Phil. Your Uncle Amzi is a fine gentleman: I never fully appreciated his goodness and generosity as much as I did last night."

Phil did not know that Amzi had sought Kirkwood in the den where the lawyer had gone to take counsel with himself, and had blown himself purple in the face in his kind efforts to make light of the incident. The two men had never been drawn closer together in their lives than in that meeting.

"It was n't Uncle Amy's fault that the William Holtons were asked to the party; I think it was Aunt Kate who started that. And when I heard of it, it was all over and the invitations had been sent," Phil said.

Kirkwood repeated his assurance that it made no difference in any way. And Phil remembered for a long time a certain light in his gentle, candid eyes as he said: —

"We get over most of our troubles in this world, Phil; and I want you to know that that particular thing does n't hurt me any more. Only it was a shock; the man had aged so

and his condition and the suddenness of it — But it's all over and it did n't spoil the party; that's the main thing."

Phil was immensely relieved, for she knew that her father told the truth.

Jack Holton greeted a number of old friends on his way to the bank, but the president emeritus of the college cut him. The cold stare he received from this old man, who had been president of Madison College for forty years, expressed a contempt that hurt. Mrs. King, in whose yard he had played as a boy, looked over his head, though he was confident she knew him. His nostrils caught no scent of roast veal in the familiar streets. At his brother's house his sister-in-law, whom he had never seen, had not appeared when he went down for his breakfast.

He followed his brother into the directors' room in a defiant humor. They took account of each other with a frank curiosity begotten of their long separation.

"You have n't changed much, Will. You've grown a little stouter than father did, but dear old Sam never lost his shape, and you're like him."

There was little resemblance between the two men. William's face, clean-shaven save for a mustache, showed few lines, though his hair had whitened at the temples. Jack's hair and mustache were well sprinkled with gray, and his crown was bald. He fingered a paper-weight on the table nervously. A history of dissipation was written legibly in his eyes and he had a disconcerting way of jerking his head.

"Damn it all! I guess you're not tickled to death to see me. And I need hardly say that if I had n't been drunk, I would n't have turned up at old Amzi's on the night of that kid's coming-out party. Drunk when I struck town — had n't been feeling well, and fell in with some old friends at Indianapolis and filled up. Hope you'll overlook my little indiscretions. Reckon the town would have found out I was here soon enough and there's nothing like coming right out in

the open. When they told me at your house you were at Amzi's, I could n't believe it and I was just drunk enough to want to investigate."

William muttered something that Jack preferred to ignore.

"Well, I was n't so drunk I did n't take in Kirkwood. Old Tom has held his own pretty well; but he's the type Time don't batter much. I'd thought a good deal about what might happen if we ever met—had rather figured on a little pistol work; but Lord! it's funny how damned soon we get over these things. Trifles, Will, trifles—bubbles of human experience that vanish in thin air. Damn it all! life's a queer business. We put our faith in women and they're a bad investment, damned uncertain and devilish hard to please, and shake you when the night falleth and you need a prop to lean on. By the way, your own consort ducked me this morning; I had to have breakfast alone, with only one of Africa's haughty daughters to break my eggs. I hope madam your wife is well. By the way, has she given any hostages to fortune? Thought I had n't heard of it. You've treated me in a hell of a little brotherly fashion, Will. If it had n't been for Sam, who was a true sport if I know one, I should n't have known anything about you, dead or alive."

William had listened with an almost imperceptible frown while he minutely studied his brother. The items he collected were not calculated to inspire confidence or quicken fraternal feeling. Jack, whom he remembered as fastidious in old times, was sadly crumpled. The cuffs of his colored shirt were frayed; there were spots on his tie, and his clothes looked as though they had been slept in. The lining of the ulster he had thrown across a chair had been patched, and threads hung where his legs had rubbed it. The impressions reflected in William's eyes were increasingly disagreeable ones, as he diagnosed moral, physical, and financial decrepitude. It was nothing short of impudence on Jack's part to intrude himself upon the town and upon his family. It was

with a slight sneer that William replied to his brother's long speech by ejaculating: —

"Well, I like your nerve! You come back drunk just when the community had begun to forget you, and wander into the last house in the world where you ought to show yourself. Your being drunk does n't excuse you. Why did n't you tell me you were coming?"

Jack smiled ironically.

"Suppose you climb off your high horse for a little bit. If I have to get a permit from my only brother to come back to the town where I was born, things have come to a nice pass. Better cut all that out."

"You're certainly a past-master at making a mess of things," William continued. "Your coming back that way fits neatly into your departure. You need n't think people have forgotten that you ran off with another man's wife. And your coming back right now, just when the Montgomerys had buried the hatchet, was calculated with the Devil's own mind."

"So that's the tune, is it?" said Jack, stretching his arms upon the table and clasping his fingers to subdue their nervous twitchings.

"That's just the tune! This town is n't big enough to hold you and the rest of us. You've cost me a lot of money first and last. You made it necessary for us to pull away from Amzi and start all over again, and there was a prejudice against me from the start that I've just about lived down."

Jack grinned unpleasantly.

"Oh, the bank has n't been terribly prosperous, then!"

William blinked at the thrust. He had given the conversation an unfortunate turn, and he sought uncomfortably for another line of attack. Jack unwittingly opened the way for him.

"You were the good boy of the family and used to be a pillar in the church. I have a distinct though melancholy impression that when I took myself hence you were passing the basket in Center Church every Sunday morning. I don't

recall that I ever *saw* you do it, but it was a matter of common knowledge in this town, Will, that you did that very thing. And being a Christian, just how do you square your effusive brotherly welcome with the gospel? The only reason God makes sinners is to give 'em a chance to repent. Without repentance what do you suppose would become of your churches anyhow?"

"I don't see any repentance in you; and I want to know right now what you've done with that woman?"

Jack blinked, then smiled and gave a laugh expressive of disdain and contempt.

"If you please, which woman?"

William's frown deepened. The one woman was certainly enough, and his rage was increased by the leer that accompanied the question.

"Oh, I dare say there have been enough of them! I mean the one you took away from here; I mean Lois Kirkwood."

"Oh, Lois!" He spoke as though surprised that she should be chosen for particular attention, and his lip curled scornfully. "When a man goes wrong, Will, he pays for it. Take it from me that that's one gospel truth that I've proved to my entire satisfaction. It's queer, Will, how soon a bonfire burns out — the bigger the fire the quicker it goes. I went plum crazy about that girl. She'd married the one particular man on earth who was least likely to make her happy. He bored her. And I guess her baby bored her, too, — she was n't a domestic animal,— no pussy cat to sit by the fire and play with the baby and have hubby's slippers toasting when he came home to supper. And I had time to play with her; I was n't so intellectual as Tom, but my nature was a damned sight more sympathetic. It looked as though we had been made for each other, and I was fooled into thinking so. And I was bored myself — this silly little town, with nothing to hold anybody. Lois and I were made for a bigger world — at least we thought so: and by Jove, it was funny how we fooled each other — it was altogether too damned funny!"

"I 'm glad you take a humorous view of it," replied William

coldly. "Not satisfied with disgracing the family, you come back to rub it in. Where did you leave the woman? I suppose you've chucked her — the usual way."

Jack threw back his head and laughed.

"Well, I like that! You don't know what I had to put up with! She made me suffer, I can tell you! I don't believe she'd deny herself that she made it damned uncomfortable for me. She liked to spend money, for one thing, and I could n't make it fast enough; and she wanted to mingle with the rich and gay, and our story had followed us, and it's funny, Will, what a lot of old-fashioned, stupid, Thursday-night-prayer-meeting and the-pastor-in-to-tea morality there is left in this fool world! It cut Lois up a good deal, being snubbed by people she wanted to stand well with. It gave me a jolt to find that I was n't all-sufficient for her after all; which hurt some when we'd decided we could be happy alone together in the woods for the rest of our days. It's a long story, and I'm not going to talk about it. With the money I took away from here I began monkeying with real estate; it did n't seem that anybody out there could lose just then: but I was a bad guesser. In five years I had played in all my chips, and had to sneak around office buildings trying to sell life insurance, which was n't dignified nor becoming in a member of the haughty house of Holton."

"Sam told me a different story. Why don't you tell the truth if you talk about it at all? You gambled and lost your money — that's what happened; and real estate speculation was only a side line. But Lois had money; I suppose you played that away, too. Sam never seemed quite clear about your relations with her."

"I guess he did n't! There's a queer woman, Will. The inscrutable ways of Providence were not in it with hers. She hated me, but she would n't let go of me; seemed to be her idea that shaking one man was enough and she would n't let me make her a widow a second time. By George, I could n't shake her — I had to live off her!"

William shrugged his shoulders and scowled. It was in-

credible that this could be his own brother who spoke thus of the gravest relationships of life. And it was with a steady sinking of spirit that it was beaten in upon him that this man had come back to plant himself at his door. He was busy calculating the effect upon himself, his family, and his business of the prodigal's return. He was shocked, disgusted, alarmed.

His wife had told him in the long vigil that followed her return from Amzi Montgomery's house, when she learned that her brother-in-law was sleeping off his spree in her guest-room, that Jack had to go. She was proud and arrogant, and she had no idea of relinquishing her social preeminence — not too easily won — in the town to which William Holton had brought her to live out her life. One or two of the old families had never received her with any cordiality, clearly by reason of the old scandal. And where there are only seventeen thousand people in a town the indifference of two or three, when they happen to include a woman like Mrs. King, was not to be ignored or borne without rancor. William's indignation was intensified as he reviewed Jack's disclosures from the angle his wife had drawn for him in the midnight conference. His curiosity was sharpened, however, as to the subsequent relationship of Jack and Lois Kirkwood. Seattle is a long way from Montgomery and lines of communication few and slight. Samuel, returning from his visits to the coast, had usually been too full of his own schemes to furnish any satisfactory details of Jack and his wife. William dropped his plumb-line in a new spot where he fancied the water would prove shallow.

"You lived off her, did n't you, until you had lived up all she had? The gospel did n't neglect her; she got her share of the punishment."

"Look here, Will, you must n't make me laugh like that! You know I used to think I understood human nature, but I never started with that woman. I did live at her expense, — I had to, — and she stood for it until I got to hanging round the saloons too much. She used to pay my dues in the

club, damned if she did n't, until I got fired for too much poker in the chamber over the gate. I must say she was a good sport: as a fair-minded man, I've got to admit that. And she swung the lash over me — never laid it on, but made it sizz — whistle — till I'd duck and sniffle; and she did exactly what she pleased without caring a damn whether I liked it or not! By George, I knew she was a wonder when I took her off Kirkwood's hands, but she was n't wonderful in just the way I thought she'd be. That was where the joke came in. And she made people like her; she could do that; and she got on, so that wherever she could go without me she was welcome. That was after people got sorry for her because she was hooked up to me; but most of 'em, I guess, liked her on her own account. A queer development, Will. For the past five years I've just been a piece of furniture, to be dusted and moved occasionally like an old rocking-chair that gets into a house, nobody knows exactly how, and is shoved around, trying corners where it won't be noticed much, until it winds up in the garret. But after all the corners had been tried, — she did n't have any garret; we lived mostly in hotels and flats, — I was gradually worked out on the second-hand man's wagon, and here I am."

"She kept her money, then?" asked William with assumed indifference.

"Will," said Jack with a mockingly confidential air, leaning forward on the table, "after the first two or three years I never knew whether she had a cent or not, that's the straight of it. Considering that she had thrown away her reputation like an old shoe just for me, and that we lived along under the same roof, that was the most astonishing thing of all. She began by handing me out a hundred now and then when I was broke; then it dropped to ten, and then it got down to a dollar a week, — humiliating, Will, considering that I had given up my interest in the ancient and honorable firm of Montgomery & Holton, Bankers, just for her! But when she shook me for good, I'm damned if she did n't give me a clean thousand just as a consolation prize."

William was more interested in this phase of the relationship than in anything that had gone before. He was aware of the local belief that Jack had thrown away his wife's share of her father's estate in his real estate speculations in Seattle and that Amzi supported her dutifully by a regular allowance; in fact, the three sisters had encouraged this impression by characteristic insinuations.

"What's become of her? Where is she now?"

"That's where you've got me stung: how do I know where she is! After she slipped me the thousand and bade me a long and chilling farewell, I used to keep track of her in one way or another. She had a restless streak in her, — that's why she could n't stand Tom and the rest of it, — and when it was all peach blossoms and spring with us she liked to take spurts over the world. We used to run down to San Francisco for little sprees, and then when that played out she shifted to New York. But I've lost her trail — I don't any more know where she is than if I'd never laid eyes on her. She went abroad a couple of times and she may be over there now. Say, if Amzi's putting up for her you will lose your main competitor one of these days! She'd bust the biggest bank in Wall Street, that woman! She's a luxurious little devil, and a wonder for looks. Even the harsh trial of living with me did n't wear her to a frazzle the way you might suppose it would. I guess if I had n't poisoned the wells for her, she could have shaken me for most any man she liked. By George, I'll get to weeping on your neck in a minute, just thinking about her. I started in to tell you what a miserable little wretch she is and I'm winding up by bragging about her. She's got that in her! But she'll bust Amzi before she winds up. And I hope you appreciate the value of that news. Old Amzi, if he has n't changed, is a fat-head who 's content to sit in his little bank and watch the world go by. And I guess he's got a nice bunch of brothers-in-law on his hands. Poor old Amzi! There was always something amusing about the cuss, even when he was a smug little roly-poly as a boy. But I passed his bank this morning and it looked

like an undertaker's office. The contrast between that old tomb and your plant pleases me, Will; it soothes my family pride. You are an able man and I congratulate you on your success. Sam liked to cut didoes on thin ice a little too well; but you're a born banker — inherited it from father; and I guess I did n't do you so ill a turn after all when I cut loose with Lois and broke up the old partnership. There was n't enough room in Montgomery & Holton for all of us."

Several times William shifted his position uneasily. His brother's flattery merely paved the way to a demand — he was confident of this; and he had no intention of yielding to demands. To begin advances to this melancholy wreck would be to establish a precedent for interminable benefactions. It was better to deal with the matter at once. A clerk called him out to speak to a customer and when he came back, Jack was moodily glaring out upon the little court at the rear of the bank. William did not seat himself again, but stood by the table, as though to indicate his intention of terminating the interview.

"I can't give you any more time. Just what have you come back for? I'm entitled to know, and we may as well have it out."

"What have I come back for? I've come back to stay, that's what I'm back for! I want a job, that's all, and if you won't give me one, I'd like to know just where your brotherly heart expects me to go."

"You can't stay here, Jack. You've got to clear out. I don't mean to be hard on you, and I 'll give you enough to take you wherever you want to go; but you can't camp here; you've got to move on. If you'd come back like a gentleman, it might have been different; but the whole town 's upset. I'd just about lived you down, and here you come back and stir up the whole mess. The way you came back puts us all in the hole; the sympathy of the community was swinging round to our side a little, and even the Montgomerys were making it clear that they were willing to let bygones be bygones and here you come to spoil it all! And you've not only

got to go, but you've got to go now, this very day by the first train."

This was received blinkingly. Jack shook his head as though in pity for his brother's harshness.

"For a man brought up by a Christian father and mother to point the door to a long-lost brother is painful, Will. It wounds me deeply. I tell you right now that I'm not going away from here until I get good and ready. Do you follow me?"

He rested the tips of his fingers on the table and bent toward his brother with a cold glitter in his eyes. Under the mockery of his phrases a hot anger lurked.

"All right," said William. "Stay, then. But you can't hang yourself around my neck. Understand that right here."

"You have n't heard all my story yet —"

"I've heard all I'm going to hear. I've heard enough to make me sick. I hope nobody else in this town will ever hear it. It's worse than I had ever imagined — you allowing that woman to support you! And it's nauseating to think that you don't realize the rottenness of it. But you seem to be incapable of any decent feeling about anything."

"Stop sentimentalizing and listen to me. I did n't come back here to enter upon a new social career; I came back on business. You remember, Will, that Sam came West when you and he were selling bonds in this Sycamore Traction line on which I rode proudly home last night. I helped Sam sell a pretty big bunch of those bonds out there. Sam could sell anything — Sam was a wonder! and he planted a big bunch of those things along the coast — my friends, you know. Sam's dead and gone now and I ain't going to knock him — but Sam was an exuberant chap and he overcalculated the cost of building the road. That was on the construction company, but you and Sam were in that — same old game of working both sides of the street. It was just a mistake in figures, of course, but some of those people out there hear the road ain't doing well, and they're friends of mine, Will, valued friends, and now that Sam's gone

it's up to you and me to take care of 'em — do you follow me?"

"If that's what you're up to you've made a big mistake. That road's one of the most successful traction lines in the West, and pays its bond interest on the dot."

"Nothing easier; but I happen to know that the last payment was made with borrowed money. Of course, only a little temporary accommodation, but just the same it was n't paid out of earnings. And, Will, you ought to be mighty careful — you ought n't to advance bank funds for such a purpose; it's damned bad business; it's downright immoral; that's all! But how about the bonds your construction company got — that nice little margin between a fair profit for building the road and a big fat steal at the expense of the bondholders? And you authorized the sale of bonds at eighty to pay the construction bill, got ninety, and pocketed the difference. Oh, you need n't get white and blink at me. I know what he did with his share of the boodle — he had to take care of his political chums he got into other schemes. I know all about Sam — he was always borrowing, we will call it, from Peter to pay Paul, and most of it got into Sam's pocket. Now here's my position; right here's where I come in. I'm going to help you take care of this, but you've got to act white with me. I'm not going to be kicked out of town — not unless you go with me. Is that plain?"

"You're a fool. I understand nothing except that you're trying to blackmail me; and it won't go. Why, you ought to know that the thing you accuse Sam of doing would have landed him and me, too, in the penitentiary. What do you suppose the trustee for the bondholders was doing? What do you imagine the New York investors were thinking about?"

"They were asleep, Will," Jack replied, with a gleam of malignant humor. "And Sam was awful slick. Sam could sell winter underwear in hell. And I guess you could sell anthracite at a profit down there, too. You talk about the family dignity; — by George, I never started with you

fellows! Running away with another man's wife is tame business compared with your grafting. And I've got a little more news for you. The clouds are gathering, you might say, in all parts of the horizon." He swept the room with a comprehensive gesture. "It's just one of those queer twists of the screw of fate that brings us all up against Tom Kirkwood. Tom's smart: he always was, and as straight a man as God Almighty ever put on the footstool, and he's prying into Sycamore Traction. I stopped off for a day or two in Indianapolis and got on to this. There was a lawyer and an officer of the Desbrosses Trust & Guaranty Company out here from New York to talk things over with Kirkwood, — he has some pull down there, — and they've employed him. While Sam lived he watched little things like that; filled up the accountants with champagne and took care of the statements, but I guess you are not quite as smart as Sam. I guess it's about all you can do to take care of the bank examiner when he drops in to shake hands."

William had listened intently, his arms folded, a smile of derision on his face.

"Just how much do you charge for this information?" he demanded coldly.

"I'm not going to charge you; I'm going to help you, Will. It's my duty as a brother to warn you and help you out of trouble. Family feeling is strong in me: I'm not a man to let my own brother go down if I can keep him up. I see it in your eye that —"

William flung round to the door and swung it open.

"Get out of here!"

"Oh, is that the answer? Then, all right!"

He picked up his hat, drew on his coat unhurriedly, walked calmly round the table and lounged out of the bank.

CHAPTER XII

NAN BARTLETT'S DECISION

"DAD's gone to Indianapolis to be gone several days and did n't expect to be back to-night; so come over and stay with me, won't you — please? If you won't I'll have to go to Aunt Josephine's, which is a heartbreaking thought."

This was the second day after the party, and Nan agreed to go. Phil's maid-of-all-work did not sleep at the house and the aunts had asserted that Phil's new status as a member of society made necessary some sort of chaperonage. Nan arrived at the house late in the afternoon and found Phil opening a box of roses that had just come from Indianapolis by express.

"American beauties! and grand ones!"

She handed Nan the card and watched her face as she read it.

"I should have guessed Charlie Holton," said Nan colorlessly. "Well, they're fine specimens."

"It's very nice of him, I think," said Phil. "Particularly when I was so snippy to him."

"Why did you snip him?" asked Nan, watching Phil thrust the last of the long stems into a tall vase.

"Oh, he started in to rush me. And I guess he's some rusher. I suppose he's had a lot of practice."

"I suppose he has," said Nan indifferently.

"And nobody ever gave me just the line of talk he puts up, except of course Lawrence."

She feigned to be observing the adjustment of the roses with a particular interest, and looking round caught Nan frowning.

"Is he trying to flirt with you? I supposed even he had his decent moments. When did that happen?"

"Oh, at the party; everything happened at the party."

"Two men making love to you on the same evening is a good record for Montgomery. I suppose Lawrence played the ardent Romeo game; I understand that he's better 'off' than 'on.' And you snipped him, of course."

"Oh, I mean to snip them all! Isn't that right?"

"It's pathetic that Lawrence Hastings never quite forgets that he played the banana circuit in repertoire. That man's an awful bore."

"I find him amusing," said Phil provokingly. "And he always gives me a box at matinées. Which is just that much more than I ever get out of my other imitation uncles. If I led him on a trifle, don't you suppose he might come to the point of proposing to fly with me? That would be a consummation devoutly to be worked for."

"Phil, I'll send you to bed if you talk like that."

"There's always the window and the old apple tree; I dare you to put me to bed! I suppose," she said, nodding in the direction of the roses, "that those are a sort of peace offering, to make up for his uncle coming to the party as he did. If that's the idea it was decent of him."

The maid brought in a box that had just been left at the kitchen door. Phil ran to the window and caught a glimpse of a man closing the gate. It was Fred Holton, in a long ulster with the collar turned up about his ears. He untied his horse, attached to a ramshackle buggy, and drove off. Phil recognized him instantly, but made no sign to Nan.

Across the top of the small pasteboard box, "Perishable" was scrawled. Inside, neatly dressed, lay six quails. On a card was written: —

"*Compliments of Listening Hill Farm.*"

"What's Listening Hill Farm?" asked Nan.

"That's Fred Holton's. He lives out there now. It's just like that boy to slip round to the back door with an offering like that. Roses from Charlie; birds from Fred. And there's just about that difference between them."

Nan's eyes clouded.

"Phil," she said with emphasis, "those three aunts of yours have n't the sense of rabbits! The comparison flatters them. They had no business asking the Holtons to your party. It was unnecessary — it was absurd. It was cruel!"

Nan was not often like this. There was unmistakable indignation in her tone as she continued: —

"Your Uncle Amzi should have set his face against it. And I suppose they were satisfied with the outcome; I devoutly hope so."

"Well, don't jump on Amy; he only let them have their way to avoid a fuss. When the three of them descend on him they do try Amy's soul; he never admits it, but I always know afterwards. It unsettles him for a week."

"Those women," said Nan, "have been all over town apologizing for Jack Holton — as though it was up to them to defend him for turning up at your party vilely drunk. I tell you, Phil, I'm glad you have the sense you have in that head of yours and that you've grown up to a point where we can talk of things. The Holtons are no good! There's a crooked streak in the whole lot. And all that's the matter with your blessed trio of aunts is their ambition to stand well with Mrs. William, and your precious uncles lean on the First National counter when they want to borrow money. But you'd think they'd have some respect for your father, for your uncle, for you!"

"Oh, well, it's all over now," replied Phil.

"It's a good thing you're the wise child you are! You understand perfectly that the Holtons are not for you in this world. And if your father were n't the gentleman he is he would have made a big row about those people being asked to your party: it was an insult, too deep for my powers of description. Those women treat your father as though he were a halfway idiot — a fool to be thrust around when it pleases them, and to be the object of simpering tears when they want to play the pathetic in speaking of your mother

to people. They are detestable, contemptible. And Jack Holton's turning up at Amzi's was the very last straw."

Phil gazed at Nan with increasing surprise. This was not the familiar Nan Bartlett of the unfailing gentleness, the whimsical humor. This was almost a scene, and scenes were not to the liking of either of the Bartlett sisters.

"Daddy hardly referred to that, Nan. I don't think it really troubled him."

"That's the worst of it, dear child! Of course he would n't show feeling about it! That's the heartbreaking thing about that father of yours, that he has borne that old trouble so bravely. It was ghastly that that man of all men should have stumbled into Amzi's house in that way. Nothing was ever nobler than the way your father bore it."

She knelt suddenly and clasped Phil in her arms as though to shield her from all the wrongs of the world. There were tears in Nan's eyes, unmistakably, when Phil stroked her cheek, and then for the first time with a sudden impulse Nan kissed her. Phil's intercourse with the Bartletts had been in the key of happy companionship, marked with a restraint that the girl respected and admired. There had been an imperceptible line beyond which she had never carried her pranks with them. Tears she had never associated with either of the sisters. She would have assumed, if it had ever been a question in her mind, that Rose would have been the likelier to yield to emotion.

Nan walked to the window and looked out upon the slowly falling snow. Phil was busy for a moment readjusting herself to the new intimacy established by the sight of her friend's agitation. These first tears that Phil had ever seen in Nan's eyes had a clarifying effect upon her consciousness and understanding. There flashed upon her keen mind a thought — startling, almost incredible. It was as though in some strange fashion, in the unlikeliest spot, she had come upon a rare flower, too marvelous to breathe upon. Her quick wits held it off guardedly for bewildered inspection. Could it be possible that it was for her father that Nan had yielded to

tears? Beneath liking and sympathy might there lie a deeper feeling than friendship in this woman's heart? There had always seemed to be an even balance of regard for the sisters in all her father's intercourse with Buckeye Lane. They had been a refuge and resource, but she had imagined that he went there as she did because it was the very pleasantest place in town to visit. Whether he admired one more than the other had never been a problem in her mind, though now she recalled the intimations of her aunts — intimations which she had cast into the limbo to which she committed their views and insinuations on most topics. Phil stood by the black slate mantel of the shelf-lined sitting-room, her heart beating fast. But Nan turned to her laughingly.

"It's old age, Phil! Rose always tells me that I must stop peppering my victuals or I'll become one of the sobbing sisterhood one of these days. What have you been reading lately, Phil?"

"Just finished 'The Gray Knight of Picardy.' Daddy did n't want me to read it — said it was only half good and that I ought n't to waste time on books that were n't a hundred per cent good. I think it's bully. I'm crazy about it. It's so beautifully, deliciously funny. And Nan — why, Nan, it sounds just like you!"

"Elucidate," remarked Nan carelessly.

"Oh, it's like you, some of it — the general absurdness of it all; and then some of it is so amazingly like dad — when he has a highfalutin' fit and talks through his hat in the old Morte Darthur lingo. It's Malory brought up to date, with a dash of Quixote. I nearly died at that place where the knight breaks his lance on the first automobile he ever saw and then rides at the head of the circus parade. It's certainly a ticklesome yarn."

She advanced upon Nan dramatically, with arm outstretched, pointing accusingly. "Look me in the eye, Nan! Did you and daddy frame that up between you? Be careful now! Dad wrote prodigiously all last winter — let me think

it was a brief; and you and he used to get your heads together a good deal, private like, and I feigned not to notice because I thought you were talking about me!"

She clasped Nan by the wrists and laughed into her eyes.

"Go and sit in your little chair, Phil. Your intuitions are playing tricks with your judgment."

"Fudge! I know it's true now. The author's name in the book is a *nom de plume*. I saw that in a literary note somewhere."

Nan had seriously hoped Phil would not learn of the joint authorship; but already it was an accepted fact in the girl's mind. She was smitten with contrition for her blindness in having failed to see earlier what was now plain enough! Nan was in love with her father! Their collaboration upon a book only added plausibility to her surmise. Nothing could be plainer, nothing, indeed, more fitting! Her heart warmed at the thought. Her father stood forth in a new light; she was torn with self-accusations for her stupidity in not having seen it all before. Admitting nothing, Nan parried her thrusts about the "Gray Knight." When Phil caught up the book and began to read a passage that she had found particularly diverting, and which she declared to be altogether "Nanesque," as she put it, Nan snatched the book away and declined to discuss the subject further.

Nan had recovered her spirits, and the two gave free rein to the badinage in which they commonly indulged.

They were sitting down at the table when Kirkwood arrived. He had found it possible to come home for the night and run back to the city in the morning. Now that Phil's suspicions had been aroused as to Nan, she was alert for any manifestation of reciprocal feeling in her father. He was clearly pleased to find Nan in his house; but there was nothing new in this. He would have been as glad to see Rose, Phil was sure. Phil launched daringly upon "The Gray Knight of Picardy," parrying evasion and shattering the wall of dissimulation behind which they sought to entrench themselves. It was just like Nan and her father; no one else

would ever have thought up anything so preposterous, so killingly funny. She went for the book and cited chapters and attributed them, one after the other, to the collaborators.

"Oh, you can't tell me! That talk between the knight and the cigar-store Indian is yours, Nan; and the place where he finds the militia drilling and chases the colonel into the creek is yours, daddy! And I'm ashamed of both of you that you never told me! What have I done to be left out of a joke like this! You might have let me squeeze in a little chapter somewhere. I always thought I could write a book if some one would give me a good start."

"We're cornered," said Nan finally. "But we'll have to bribe her."

"I came by the office and found some more letters from magazines that want short stories, serials, anything from the gifted author of 'The Gray Knight of Picardy,'" said Kirkwood. "Why not enlarge the syndicate, Nan, and let Phil in? But I've got to retire; I must n't even be suspected. This is serious. It would kill my prospects as a lawyer if it got out on me that I dallied at literature. It's no joke that the law is a jealous mistress. And now I have the biggest case I ever had; and likely to be the most profitable. How do we come by these birds, Phil?"

"Fred Holton brought them in, daddy. You remember him; he was at the party."

"Yes; I remember, Phil. He's Samuel's boy, who's gone to live on their old farm."

Nan turned the talk away from the Holtons and they went into the living-room where Kirkwood read some of the notices he had found in his mail. He improvised a number of criticisms ridiculing the book mercilessly and he abused the imaginary authors until, going too far, Phil snatched away the clippings and convicted him of fraud. She declared that he deserved a mussing and drove him to a corner to make the threat good, and only relented when she had exacted a promise from him never to leave her out again in any of his literary connivings with Nan.

The wind whistled round the house, and drove the snow against the panes. A snowstorm makes for intimacy, and the three sat by the grate cozily, laughing and talking; it was chiefly books they discussed. This was the first time Nan had ever shared a winter-night fireside with the Kirkwoods, much as she saw of them. And Phil was aware of a fitness in the ordering of the group before the glowing little grate. The very books on the high shelves seemed to make a background for Nan. Nothing could be more natural than that she should abide there forever. Phil became so engrossed in her speculations that she dropped out of the talk. Inevitably the vague shadow of the mother she had never known stole into the picture. She recalled the incident of the broken negative that had slipped from her father's fingers upon the floor of the abandoned photograph gallery. Her young imagination was kindled, and her sympathies went out to the man and woman who sat there before the little grate, so clearly speaking the same language, so drawn together by common interests and aspirations.

She was brought to earth by Nan's sudden exclamation that she must go home. There was no question about it, she said, when they pleaded the storm as a reason for spending the night; she had come merely to relieve Phil's loneliness. Nan protested that she could go alone; but Kirkwood without debating the matter got into his ulster, and Phil, screened by the door, watched them pass under the electric light at the corner.

. . . . . .

The streets were deserted and the storm had its will with the world. Nan and Kirkwood stopped for breath and to shake off the snow where a grocer's shed protected the sidewalk.

"I came back to-night," he said, "because I wanted to see you, and I knew I should find you with Phil. Nan, after what happened at Amzi's the other night I find I need you more than I ever knew. I was afraid you might imagine that would make a difference. But not in the way you may think

— not about Lois! It was just the thought of him — that he had once been my friend, and came back like that. It was only that, Nan. If she had come back and stood there in the door I should n't have had a twinge. I 'm all over that. I've been over it for a long time."

"I think I understand that, but nothing can make any difference as to us. That is one thing that is not for this world! Come, we must hurry on!"

As she took a step forward he sprang in front of her.

"Nan, I've got to go back to the city on the morning train. I want you to tell me now that you will marry me — let us say in the spring. Let me have that to look forward to. I've waited a long time, and the years are passing. I want you to say 'yes' to-night."

He touched her shoulders lightly with his hands. They slipped along her arms till he clasped her fingers, tightly clenched in her muff.

"You love me, Nan; I know you do! And you have known a long time that I care for you. Nothing was ever as dear as the thought of you. Whatever has gone before in my life is done and passed. I can't have you say 'no' to me. Please, dear Nan — dearest!"

It was a strange place for lovers' talk, but the tumult of the storm was in Kirkwood's heart. The weariness of a laborious day vanished in the presence of this woman. His habitual restraint, the reticences of his nature were swept away. His was no midsummer passion; winter's battle-song throbbed in his pulses. He caught her arm roughly as she sought to continue their flight.

"No, Tom; no!"

"Then why?" he persisted. "It can't be because of Lois — you can't suspect that even the thought of her wounds me now. Jack's coming back proved that to me: I mean what I say; I don't care any more! There 's nothing for me in this world but you — you and Phil! The memory of that other woman is gone; I give myself to you as though she had never been."

"Oh, Tom, I don't believe you! I don't believe any man like you ever forgets! And Phil must n't know you even think you have forgotten! That would be wrong; it would be a great sin! She must never think you have forgotten the woman who is her mother. And it is n't right that you should forget! There are men that might, but not you — not you, dear Tom!"

She shook off his hands and flung herself against the storm. He plunged after her, following perforce. It was impossible to talk, so blinding was the slant of snow and sleet in their faces. She drove on with the energy born of a new determination, and he made no effort to speak again as he tramped beside her.

When they reached the house in Buckeye Lane he sought to detain her with a plaintive "Please, Nan?" But she rapped on the door and when Rose opened it slipped in, throwing a breathless good-night over her shoulder.

CHAPTER XIII

THE BEST INTERESTS OF MONTGOMERY

PHIL dropped into the "Evening Star" office to write an item about the approaching Christmas fair at Center Church, for which she was the publicity agent. Incidentally she asked Billy Barker, the editor, to instruct her in the delicate art of proof-reading. As he was an old friend she did not mind letting him into the secret of "The Dogs of Main Street." Barker's editorial sense was immediately roused by Phil's disclosure. He said he would write to "Journey's End" for advance sheets and make it a first-page feature the day it appeared.

Montgomery was a literary center; in the early eighties it had been referred to by the Boston "Transcript" as the Hoosier Athens; and the Athenians withheld not the laurel from the brows of their bards, romancers, and essayists. Not since Barker had foreshadowed the publication of "The Deathless Legion," General Whitcomb's famous tale of the Cæsars, had anything occurred that promised so great a sensation as the news that Phil had ventured into the field of authorship. Barker even fashioned phrases in which he meant to publish the glad tidings, — "a brilliant addition to the Hoosier group"; "a new Jane Austen knocks at the door of Fame," etc. He jotted down a list of the commonest typographical symbols, and warned Phil against an over-indulgence in changes, as it might prejudice the "Journey's End" office against her.

"I was about to offer you a job, Phil, but now that you're a high-priced magazine writer I'm ashamed to do it. Our local has skipped and I'm almost up against going out to chase a few items myself. You might pull out that church fair a few joints, or I'll be reduced to shoving in boiler plate

on the first page; which is reprehensible. Kindly humble yourself and give me some 'Personal and Society,' — some of your highly interesting family must be doing something or somebody, — dish it up and don't spare the gravy."

"You have n't heard rumors that the Hastings is to be turned into a fil-lum show-house, have you?" asked Phil, fishing a lead pencil stub from her pocket.

"Lord, no! Has our own Hamlet come to that? Write a hot roast of it; turn the screw on this commercializing of our only theater — this base betrayal of public confidence by one to whom we all looked for nobler things. I'm sore at Lawrence anyhow for kicking at our write-up of those outlaws who strolled through here playing 'She Never Told Her Love.' The fact is that girl told it in the voice of one who should be bawling quick orders in a hole-in-the-wall restaurant. Here's where we taunt Mr. Hastings with his own lofty idealism. Have all the fun with him you like; and not a soul shall ever know from me who knocked him."

Phil nibbled her pencil meditatively.

"You've got the wrong number. Lawrence has n't found the price yet; he's only getting estimates; but you'd better coax him to make the change — bring the drammer closer to the hearts of the people. None of these cheap fil-lums where a comic dog runs in and upsets the tea-table, just as the parson is about to say grace, but the world's greatest artists brought within the reach of all who command the homely nickel. Do you follow me, O protector of the poor?"

"I see your family pride is stung, Phil. Let it go at that. There's a cut of Hastings as Romeo that I'm utilizing as a paper-weight, and I'll run that just to show there's no hard feeling. By the by, Phil, how's your pa getting on with the traction company?"

"Nothing doing! I'm not as foolish as I am young. And besides I don't know."

The editor took a turn across the room and rumpled his hair. He pointed to a clipping on his desk from the Indian-

apolis "Advertiser" of that morning. The headlines proclaimed: —

SCANDAL IN SYCAMORE TRACTION

RUMORS THAT RECEIVERSHIP IS IMMINENT

FOREIGN BONDHOLDERS THREATENING

HOLTON ESTATE TO BE INVESTIGATED

Phil's face grew serious. Her father had not been home for several days and she knew that his business in Indianapolis had absorbed his time and attention increasingly.

"I'm sure I don't know anything about it," she answered, "and of course if you thought I did you would n't ask me."

"Of course not, Phil. But it's a mess. And I don't know whether to print something about it or let it go. Bill Holton's out of town and I don't like to shoot without giving him a chance. But I owe him a few. If the company goes bust, there's going to be a row round here we won't forget in a hurry. Every widow and orphan in the county has got some of that stuff. They worked that racket as hard as they could — home road for the home people. What's the answer?"

Phil drew up the editor's clip of paper and wrote: —

"Mr. Amzi Montgomery went to Indianapolis yesterday to attend the Nordica concert."

Barker stared at this item blankly.

"What's that got to do with it?"

"Nothing," said Phil indifferently; "it's only an item."

"Amzi's always going to concerts," remarked the editor inconsequently.

"I thought maybe he was n't going to this one, for the excellent reason that he declined to take me along."

Barker ran his hand through his hair, looked at Phil with dawning intelligence, and his brow cleared.

"I have n't said anything," remarked Phil discreetly, "because I don't know anything."

Barker put on his coat and hat.

"Guess I'll go out and sniff the local feeling on this proposition. It's about time I blew the lid off and said a few things about Bill Holton. If Bernstein brings in copy for his Christmas 'ad,' whistle for the boy and tell 'em to hustle it. Hang your stuff on the hook and I'll write the heads later. Don't let your playful humor get away with you, and if any farmers come in with the biggest pumpkin ever raised on Sugar Creek, note the name and weight carefully, call the boy and send the precious fruit right home to our wife. Our annual biggest pumpkin is long overdue and undelivered. You might just head that item 'When the Frost is on the Punkin.' We have captious subscribers who check up on favorite quotations and our aim is to please one and all."

A desk stood by the window from which the editorial eye in its frenzied rollings enjoyed a fine sweep of Main Street. To Phil Main Street ran round the world. Its variety was infinite. No one knew the ways, the interests, the joys and sorrows of Montgomery better than she. Every one was, in a sense, a character. More or less unconsciously she fitted them all into little dramas, or sketched them with swift, telling strokes. The fact that this Main Street summarized American life; that there were hundreds of Main Streets presenting much the same types, the same mild encounters and incidents, appealed to her sense of humor. Her longest journey in the world had been a summer excursion to New England with her father, and she had been struck by the similarity of the phenomena observable in Williamstown, Pittsfield, Northampton—and Montgomery! In every town, no matter what its name, there was always the same sleepy team in front of the Farmers' Bank, the same boy chasing his hat, the same hack-driver in front of the hotel, the same pretty girl bowing to the same delighted young man near the same town pump or the soldiers' monument in the square.

Phil wrote busily. It was easy for her to write, and when,

looking up casually, items were suggested to her by the passers-by, she returned to her work with a smile on her face. Judge Walters passed carrying a satchel; this meant that he had returned from holding court in Boone County; Captain Wilson stumped by with a strange young man who Phil reasoned immediately must be the nephew he had expected to visit him during the holidays. The new auto-truck of the express company, which had long been forecast in Main Street rumor, rumbled by, and she heralded its arrival in a crisp paragraph. "Spress," the venerable dog that for ages had followed the company's old horse and wagon, was at last out of commission, Phil's "brevity" recited. The foreman came in from the composing-room, told her gravely that the paper was overset, and departed with her copy.

She took up the article relating to Sycamore Traction and read it through to the end. Many of the terms meant nothing to her; but the guarded intimations of improper conduct on the part of the promoters and directors were sufficiently clear. What interested her most of all was the accusation, cautiously attributed "to one in a position to know," that the estate of Samuel Holton had been so manipulated as to conceal part of the assets, and that a movement was on foot to reopen the estate with a view to challenging the inventory. The names of Charles Holton and his Uncle William, president of the First National Bank of Montgomery, appeared frequently in the article, which closed with a statement signed by both men that the stories afloat were baseless fabrications; that the company was earning its charges and that the rumors abroad through the state were the result of a conspiracy by a number of stockholders to seize control of the company.

Looking up, Phil saw her father pass the window, and before she could knock on the glass to attract his attention he came in hurriedly.

"'Lo, daddy!"

"What are you up to, Phil? Where's Barker?"

"Out taking the air. His local's quit and I'm doing a few

literary gems for him." She rose and leaned across the counter. Anxiety was plainly written on her father's face, and she surmised that something of importance had brought him back from the city at this hour. He had not expected to return until Saturday, and this was only Thursday.

"I must see Barker. Where do you suppose he went?"

"He's trying to make up his mind what to do about that," said Phil, indicating the clipping.

Kirkwood took from his pocket several sheets of typewritten legal cap, and ran them over.

"I want him to print this; it must get in to-day. The people here must n't be stampeded by those stories. A repetition of them in the 'Star' might do great harm — incalculable harm to the community and to all its interests."

"It does n't sound pretty — that piece in the 'Advertiser.'"

"It's all surmise and speculation. That's what I've been in the city about lately; and if they give us a chance we'll pull it out without scandal."

"Suppose I write an interview with you along that line and stick your statement on the end of it?"

"I'll have to see Barker first: he's supposed to be unfriendly to the Holtons — old political feeling."

It occurred to Phil that it was odd for her father to be interposing himself between the Holtons and scandalous insinuations of the press as to their integrity. Tom Kirkwood reflected a moment, then opened the gate in the office railing and sat down beside her.

"I've got to get the twelve o'clock train back," he said, "and this must go in to-day. We must reassure the people as quickly as possible."

She wrote an opening paragraph without further parley and read it. He made a few changes, and then dictated a statement as attorney for the Desbrosses Trust & Guaranty Company, trustee for the Sycamore bondholders.

The stories set afloat at Indianapolis were gross exaggerations, he declared, and there was no occasion for alarm in

any quarter. It was true that the company had suffered serious losses owing to unfortunate accidents, but these were not of a character to jeopardize the interests of bondholders. A thorough investigation was in progress, and judgment should be reserved until the exact truth should be known. The trustee meant to safeguard every interest of the investors.

Kirkwood was lost in thought for several minutes, and then took a sheet of paper and experimented with a number of sentences until these survived his careful editing: —

"I personally believe that the affairs of the Sycamore Traction Company will be speedily adjusted in a way that will satisfy those concerned, and meanwhile all efforts to shake public confidence in any of the interests or institutions of Montgomery can only react disastrously upon those guilty of such attempts."

He read this over frowningly.

"I think that will be all, Phil," he said, handing her a clean copy.

While she was numbering the pages, Barker came in and Kirkwood drew him into a corner, where they conversed earnestly. The editor had met that morning many citizens who spoke bitterly of the Sycamore Traction Company. The Indianapolis "Advertiser's" circulation in Montgomery was almost equal to that of the "Evening Star"; and on the wintry corners of Main Street, in the lobby of the Morton House, and in the court-house, men were speculating as to the effect of the reports from Indianapolis upon the Holton bank. The Holtons were Democrats and the "Evening Star" was the Republican county organ. Barker disliked William Holton on personal grounds and here was his chance for reprisal.

"They're all crooks," said the editor hotly; and cut Kirkwood short with "No one knows that better than you."

Kirkwood ignored this thrust.

"It is n't your feeling or mine, Barker, about these

people. It's the town and its best interests we've got to consider. I give you my word that I believe these kinks in Sycamore will be straightened out. Nobody knows more about the situation than I do. If you repeat this 'Advertiser' article, you'll start a run on the First National Bank, and if it should go down, it would n't do any of us any good, would it? It would n't help the town any, would it? I want you to trust me about this. There's no question of newspaper enterprise involved; but there is a chance for you to serve the community. The very fact that you have never been friendly to the Holtons will give additional weight to what you print to-day. I'm not asking you to smother this talk as a favor to me, but for the good of the town — all of us. And I believe you're big enough and broad enough to see it."

Barker was reluctant to yield. His paper was one of the most influential country papers in the state. He was proud of its reputation and anxious to do nothing that would injure its hard-won prestige.

"That's all right, Kirkwood, but how about that swindling construction company the Holtons worked as a side line? The bad service the company has given from the start pretty nearly proves that there was crooked work there. How do you get around that?"

"You'll have to believe what I say, that we will handle it all to the satisfaction of the public. But smashing a bank won't help any. We're trying to manage in such way that no innocent party will suffer."

"Well, there's nothing innocent about these Holtons. Sam died and got out of it, but Will and this young Charlie are off the same block. And now Jack's come back to make trouble for them. I don't see myself jumping in to protect these fellows; if they've got themselves in a hole, let them wiggle out."

"You're not talking like a reasonable human being, Barker. Try to overcome personal prejudices. Just remember that several hundred people — our friends and neighbors

— are going to be hurt if the bank fails. I've just headed off Waterman. He was about to bring suit for a receiver on behalf of one of the local bondholders on the ground of mismanagement. That would be a mistake. It's in our plans to bring up the road's efficiency at once. The trustee is in a position to do that. I want you to help me quiet these disturbing rumors. If I did n't believe it would all come out right, I'd tell you so very frankly."

Barker shrugged his shoulders and walked to his desk. He read Phil's introduction and the accompanying statement with Kirkwood's name attached.

"All right, Tom. But remember that this is personal to you; I would n't do it for any other man on earth."

"You're doing it for the town, Barker. We're all friends and neighbors here; and I give you my word that you won't regret it. I've got to run, Phil. Sorry; but I'll be back in a day or two. How are Nan and Rose?"

"Fine."

"Nan staying with you?"

"No; I've moved over there for a few days."

"That's all right. Give them my compliments."

The door closed on him as Barker came back from the composing-room, where he had carried the Sycamore article and ordered it double-leaded. Phil, gathering up her belongings, lingered for a word. Barker ripped the wrapper from an exchange absently.

"Phil, you've never suspected your father of being a little touched in his upper story, have you?"

"That short-circuited; say it some other way," observed Phil, buttoning her glove.

"That dad of yours, Phil, if he ain't plumb crazy, is the whitest white man that ever trod the footstool. I always suspected him of being tolerably highminded, but I guess if ever a man climbed on top of his soul and knew that he was the boss of it with the help of Almighty God, that man is Tom Kirkwood. It's got me fuddled, Phil. It's addled me like the report of a tariff commission or an argument for

government ownership of laying hens; but I respect it, and I admire it. Be good to your daddy. So far as I know he has n't any competition in his class."

Phil pondered this as she walked toward Buckeye Lane. It was not necessary for her to understand the intricacies of the traction company's troubles to realize that her father had interceded for the Holtons. Barker's praise of him warmed her heart. She knew that her father was by no means tame and bloodless. In many long talks, tramping and camping, they had discussed nearly every subject under the sun; and she knew that his wrath blazed sometimes at the evils and wrongs of the world. Once she had gone unbidden to the court-house to hear him speak in a criminal case, where he had volunteered to defend an Italian railroad laborer who had been attacked by a gang of local toughs and in the ensuing fight had stabbed one of his assailants. Kirkwood was not an orator by the accepted local standard, — a standard established by "Dan" Voorhees and General "Tom" Nelson of an earlier generation, — but that afternoon, after pitilessly analyzing the state's case, he had yielded himself to a passionate appeal for the ignorant alien that had thrilled through her as great music did. She had never forgotten that; it had given her a new idea of her father. There had been something awful and terrifying in his arraignment of the witnesses who sought to swear away the cowed prisoner's liberty. Her father's gentleness, his habitual restraint, had seemed finer and nobler after that.

In the nature of her upbringing Phil had developed the habit of thinking her way out of perplexities. Her intimate knowledge of the history and traditions of Montgomery furnished the basis for a healthy philosophy, and the wide range of her well-directed reading had opened doors that let in upon her intelligence much of the light and shadow of human experience. Happiness was not, she knew, an inalienable right, but something to be sought and worked for. Her thoughts played about her father and his life — that broken column of a life, with its pathetic edges! What would become

of him and Nan, now that she knew Nan loved him, and imaginably, he loved her? For the first time in her life she found her face pressed against a dark pane, unable to see light.

She was conscious that some one was walking rapidly behind her, and she whirled round as her name was spoken. It was Fred Holton, who had evidently been following her.

"Why so formal! Why did n't you whistle?" she asked, shaking hands with him. "Those birds you sent me were meat for gods.

> 'Then mighty Jove,
> Grabbing the last brown quail from off the plate,
> Shouted, "For gods alone such food"; and bade
> Dian to skip, with bow well bent, and bring
> A billion birds to grace another feast.'"

"If Dian filled that order," said Fred, "it would get her into trouble with the game warden."

"That was one good thing about the gods," remarked Phil as he caught step with her; "they did n't have to be afraid of policemen. How did you come to tear yourself loose from Stop 7 to-day?"

"Trouble, if you want the real truth."

They had reached the college and were walking along the Buckeye Lane side of the campus. Fred was wrapped in his ulster and wore an old fur cap with its ear-flaps gathered up and tied on top. Now that the first pleasure of the meeting had passed, an anxious look had come into his face. He stared straight ahead, walking doggedly.

"I came into town to see your father, but I just missed him. I wanted to talk to him."

"He has n't been in town much lately and he was only here for an hour this morning. But he'll be back in a few days."

"I'm sorry," said Fred, "not to see him to-day."

Just what business he had with her father she could not imagine; but she was sorry for his trouble, whatever it might be. In her recent reflections touching the Holtons she

had not thought of Fred at all; nor did it occur to her now that he was in any way concerned with the Sycamore difficulties.

"Miss Kirkwood —"

"Well, Mr. Holton, if you will be real nice, I'll let you call me Phil. I met you before I grew up — that night I danced in the cornfield. The moon introduced and chaperoned us, after a fashion, so we'll consider that you belong to the earlier period of what might be called my life. That was my last fling. When I came home that night I was a grown-up. How do you like that, Fred?"

"More than I care to say!" And his face lighted.

He realized perfectly that knowing his diffidence she was trying to make things easier for him, just as she had at her party. Phil was wondering whether she dared ask him to go to the Bartletts' with her for luncheon.

"It's lonesome, Phil, not having anybody to talk to about your troubles. There are times when we've got to lean up against advice."

"They say I never do much leaning," Phil replied. "My aunts say it. There ought to be a place like a post-office where you could poke in a question and get the answer right back; but there is n't."

"Our folks are in a lot of trouble, according to the papers," said Fred. "That's what I wanted to see your father about."

"Oh!"

"I felt that I ought to see him as soon as possible."

"I would n't trouble about what's in the papers. That's what my father came back for to-day — to head off the home papers about the traction company."

"Just how do you mean?" he asked, clearly puzzled. "I thought he was on the other side of the case."

"Well, the 'Star' this evening will say that everything will be all right, and for people not to get excited. I don't see why you should bother. You're a farmer and not mixed up in the traction business."

He seemed not to notice when they reached and passed the Bartletts', though she had told him she was going there for luncheon.

"They say Charlie did n't play straight in settling father's estate; that it's going to be opened up and that we've got to give back what we got from it. The 'Advertiser' had all that this morning. Perry brought me his paper and we talked it over before I came in. He said it was n't any of my business; but I think it is. We owe it to father — all of us — if there's anything wrong, to show our willingness to open up the estate. I thought I'd like to tell your father that."

"We've got to turn back here. I understand how you feel, but I can't advise you about that. That article said you were n't responsible — it said in very unpleasant words that you had been robbed, and that giving you the farm and making you think that was your fair share was a part of the fraud. If they should go into that, you might get a lot more. Is n't that so?"

"I don't believe Charlie did it; I don't believe it any more than I believe that my father made money unfairly out of the building of the trolley line. But it's up to us to reply to this attack in a way to stop all criticism. We can't have people thinking such things about us," he went on more earnestly. "It's ghastly! And I'm going to surrender the farm; I won't keep it if these things are true or half true. I won't hold an acre of it until these questions are settled!"

"That sounds square enough. But I don't know anything about it. Just on general principles, as long as you're not mixed up in the fuss, I'd hang on to my farm, particularly if you were entitled to more than you got. But you need a lawyer, not a girl to talk to."

"I suppose that's so; and I ought n't to have talked to you about it at all. But somehow —"

They had reached the Bartletts' again and Phil paused with her hand on the gate. She had decided not to ask him in to luncheon; his mood was not one that promised well for

a luncheon party; and Nan, at least, had clearly manifested her unfriendliness toward all the Holtons.

"Somehow, I felt that I 'd like to tell you how I felt about it. I should n't want you to think we were as bad as that story in the 'Advertiser' makes us out."

"That's all right, Fred. This will all come out right"; and Phil swung open the gate and stepped into the little yard.

"I want," said Fred, detainingly, speaking across the gate; "I want you to think well of me! I care a good deal about what you think of me!"

"Oh, everybody thinks well of you!" answered Phil, and caught up the drumstick and announced herself.

CHAPTER XIV

TURKEY RUN

A WEEK before Christmas Mrs. William Holton gave a sleigh-ride and skating-party for a niece from Memphis, and Phil was invited. She mentioned the matter to her father, and asked him what she should do about it.

He had come back from Indianapolis in good spirits, and told her that the affairs of the traction company had been adjusted and that he hoped there would be no more trouble. He seemed infinitely relieved by the outcome, and his satisfaction expressed itself to her observing eyes in many ways. The confidence reposed in him by his old friend, the counsel of the Desbrosses Trust & Guaranty Company, had not only pleased him, but the success that had attended his efforts to adjust the traction company's difficulties without resorting to the courts had strengthened his waning self-confidence. He even appeared in a new suit of clothes, and with his beard cut shorter than he usually wore it, — changes that evoked the raillery in which Phil liked to indulge herself. He was promised the care of certain other Western interests of the Trust Company, and he had been offered a partnership in Indianapolis by one of the best lawyers in the state.

"Things are looking up, Phil. If another year had gone by in the old way, I should have been ready for the scrap heap. But I miss the cooking our poverty introduced me to; and I shan't have any more time for fooling with excursions into Picardy with the Gray Knight. By the way, I found some strange manuscript on my desk at the office to-day. If you've take up the literary life you'll have to be careful how you leave your vestigia in lawyers' offices. It was page eighteen of something that I took the liberty of reading, and I thirsted for more."

She had not told him about "The Dogs of Main Street," wishing to wait until she could put the magazine containing it into his hands. Under the stimulus of the acceptance of her sketch she had been scratching vigorously in her spare moments. Having begun with dogs she meditated an attack upon man, and the incriminating page she had left behind in her father's office was a part of a story she was writing based upon an incident that had occurred at a reunion of Captain Wilson's regiment that fall in Montgomery. A man who had been drummed out of the regiment for cowardice suddenly reappeared among his old comrades with an explanation that restored him to honored fellowship. Phil had elaborated the real incident as Captain Wilson described it, and invested it with the element of "suspense," which she had read somewhere was essential to the short story.

Phil was living just now in a state of exaltation. She began a notebook after the manner of Hawthorne's, and was astonished at the ease with which she filled its pages. Now that her interest was aroused she saw "material" everywhere. The high school had given her German and French, and having heard her father say that the French were the great masters of fiction, she addressed herself to Balzac and Hugo. The personalities of favorite contemporaneous writers interested her tremendously, and she sought old files of literary periodicals that she might inform herself as to their methods of work. She kept Lamb and Stevenson on the stand by her bed and read them religiously every night. There had never been any fun like this! Her enjoyment of this secret inner life was so satisfying that she wished no one might ever know of it. She wrote and rewrote sentences and paragraphs, thrust them away into the drawers of the long table in her room to mellow — she had got this phrase from Nan, — and then dug them out in despair that they seemed so lifeless. She planned no end of books and confidently set down titles for these unborn masterpieces. Nan and Rose marked the change in her. At times she sat with her chin

in her hand staring into vacancy. The two women speculated about this and wondered whether her young soul was not in the throes of a first love affair.

Now that fortune smiled upon her father Phil's happiness marked new attitudes, with no cloud to darken the misty-blue horizons of her dreams. She meant to be very good to her father. And as to his marrying Nan, she was giving much time to plots for furthering their romance.

"Fred Holton was looking for you the other day. I suppose you have n't seen him."

"Yes; he came to Indianapolis and saw me at the hotel. I remember that he was at your party, but I don't recall how you got acquainted with him?"

Phil laughed.

"Oh, that last night we camped at Turkey Run I wandered off by myself and met him in the funniest fashion, over by the Holton barn. They were having a dance — Charlie and Ethel, and Fred was watching the revel from afar, and saw me dancing like an idiot round the corn-shocks. And I talked to him across the fence and watched the dance in the barn until you blew the horn. I did n't tell you about it because it seemed so silly — and then I thought you would n't like my striking up acquaintances with those people. But Fred is nice, I think."

"He seems to be a very earnest young person. He came to me on a business matter in a spirit that is to his credit."

Phil had decided, in view of Nan's unlooked-for arraignment, to give her father another chance to express himself as to her further social relations with the Holtons.

"Daddy dear, I want you to tell me honestly whether you have any feeling about those people," she said when they were established at the fireside for the evening. "Of course, you know that one's aunts were responsible for asking them to Amy's party; it was n't Amy's doings; but if you want me to keep clear of them I 'll do it. Please tell me the truth — just how you feel about it."

"Phil," said Kirkwood, meeting her eyes steadily, "those

aunts of yours are silly women — with vain, foolish, absurd ideals. They did n't consult me about asking the Holtons because I 'm a stupid old frump, and it did n't make any difference whether I 'd like it or not. But I 'm eternally grateful that they did it; and I 'm glad that other man came back just as he did. For all those things showed me that the years have blotted out any feeling I had against them. I have n't a bit, Phil. Maybe I ought to have; but however that may be there 's no bitterness in my soul. And I 'm glad I 've discovered that; it 's a greater relief to me than I can describe."

His smile, the light touch he gave her hands, carried conviction. The discussion seemed to afford him relief.

"So far as the Holtons concern me, there 's peace between our houses. It 's perfectly easy for a man to shoot another who has done him a wrong; but it does n't help any, for," — and he smiled the smile that Phil loved in him — "for the man being dead can't know how much his enemy enjoys his taking off! Murder, as a fine art, Phil, falls short right there."

He had not mentioned her mother; and Phil wondered whether she too shared this amnesty. It was inconceivable that he should have forgiven the man if he still harbored hatred of the woman.

With a sudden impulse she rose and caught his face in her hands.

"Why don't you marry Nan, daddy?"

She saw the color deepen in his cheeks and a startled look came into his eyes.

"What madness is this, Phil?" he asked, with an effort at lightness.

"It means that I think it would be nice — nice for you and Nan and nice for me. I can see her here, sitting right there in that chair that she always sits in when she comes. I think it would be fun — lots of fun for her to be here all the time, so we would n't always be trailing over there."

He laughed; she felt that he was not sorry that she had spoken of Nan.

"Are we always trailing over there? I suppose they really are our best friends. But there is Rose, you know. Would n't she look just as much at home in her particular chair as Nan?"

"Well, Rose is fine, too, but Rose is different."

"Oh, you think there's a difference, do you?"

He picked up a book, turned over the leaves idly, and when he spoke again it was not of Nan.

"If you want to go to Mrs. Holton's party it's all right, Phil. I suppose most of the young people will be there."

"Yes; it's a large party."

"Then go and have a good time. And Phil —"

"Yes, daddy."

"Be careful what foolish notions you get into your head."

. . . . . .

Mrs. William Holton undeniably did things with an air. It may have been an expression of her relief at having disposed of Jack Holton so quickly and effectively — he had vanished immediately after his interview with William in the bank — that her sleigh-ride and skating-party as originally planned grew into a function that well-nigh obscured Phil's "coming-out." It began with a buffet luncheon at home, followed by the ride countryward in half a dozen bob-sleds and sleighs of all descriptions. It was limited to the young people, and Phil found that all her friends were included. Ethel and Charles Holton had come over from Indianapolis to assist their aunt in her entertainment.

"Mighty nice to find you here!" said Charles to Phil as he stood beside her on the sidewalk waiting for their appointed "bob." "And you may be sure I'm glad to get a day off. I tell you this business life is a grind. It 's what General Sherman said war is. I suppose your father told you what a time we've been having straightening out the traction tangle. Scandal — most outrageous lying — but

that father of yours is a master negotiator. He ought to be in the diplomatic service."

He looked at her guardedly with a quick narrowing of the eyes.

"Oh, I suppose it was n't really so serious," said Phil indifferently. "Father never brings business home with him and I only know that I don't like having him away so much."

"Yes," said Holton, "I don't doubt that you miss him. But Montgomery is getting gay. Over in Indianapolis there's more doing, of course, and bigger parties; but they don't have the good old home flavor. It's these informal gatherings of boys and girls who have known each other all their lives that count."

It was the brightest of winter days, with six inches of snow, and cold enough to set young blood tingling. They set off with a merry jingling of bells and drove through town to advertise their gayety before turning countryward. The destination was Turkey Run, that fantastic anomaly of the Hoosier landscape, where Montgomery did much of its picnicking.

A scout sent ahead the day before had chosen a stretch of ice where the creek broadened serenely after its bewilderingly tumultuous course through the gorge. There the ice was even and solid and the snow had been scraped away. In the defile, sheltered by its high rocky banks, bonfires were roaring. The party quickly divided itself into twos — why is it that parties always effect that subdivision with any sort of opportunity? — and the skaters were off.

Phil loved skating as she loved all sports that gave free play to her strong young limbs. The hero of the Thanksgiving football game had attached himself to her, but Phil, resenting his airs of proprietorship, deserted him after one turn.

As her blood warmed, her spirits rose. The exercise and the keen air sent her pulses bounding. It was among the realizations of her new inner life that physical exercise

stimulated her mental processes. To-day lines, verses, couplets — her own or fragments of her reading — tumbled madly over each other in her head. No one ranged the ice more swiftly or daringly. She had put aside her coat and donned her sweater — not the old relic of the basketball team, but a new one from her fall outfit, which included also the prettiest of fur toques. The color was bright in her cheeks and the light shone in her eyes as she moved up and down the course with long, even strides or let herself fly at the boundaries, or turned in graceful curves. Skating was almost as much fun as swimming, and even better fun than paddling a canoe.

She kept free of companions for nearly an hour, taunting those who tried to intercept her, and racing away from several cavaliers who combined in an effort to corner her. Then having gained the heights of her imaginings, she was ready to be a social being once more.

Charles Holton, who had viewed her flights with admiration as he helped the timid and awkward tyros of the company, swung into step with her.

"It's wonderful how you do it? Please be kind to me a mere mortal!"

He caught her pace and they moved along together at ease. Her mood had changed and she let him talk all he liked and as he liked. They had met twice at parties since she had snubbed him at Amzi's the night of her presentation, and he had made it plain that he admired her. He contrasted advantageously with the young gentlemen of Montgomery. He was less afraid of being polite, or his politeness was less self-conscious and showed a higher polish. He had twice sent her roses and once a new novel, and these remembrances had not been without their effect. It was imaginable that his tolerance of the simple sociabilities of Montgomery was attributable to an interest in Phil, who dreamed a great deal these days; and there was space enough in the ivory tower of her fancy to enshrine lovers innumerable. Charles was a personable young man, impressionable

and emotional, and not without imagination of his own. Her humor, and the healthy common-sense philosophy that flowered from it, were the girl's only protection from her own emotionalism and susceptibility. Even in the larger world of the capital there was no girl as pretty as Phil, Charles assured himself; she was not only agreeable to look at, but she piqued him by her indifference to his advances. His usual cajoleries only provoked retorts that left him blinking, not certain whether they were intended to humble him or to stimulate him to more daring efforts.

"You're the only girl in the bunch who skates as though she loved it. You do everything as though it was your last hour on earth and you meant to make the most of it. I like that. It's the way I feel about things myself. If I had your spirit I'd conquer the world."

"Well, the world is here to be conquered," said Phil. "What peak have you picked to plant your flag on?"

"Oh, I want money first — you've got to have it these days to do things with; and then I think I'd like power. I'd go in for politics — the governor's chair or the senate. If father had n't died he could have got the governorship easy; he was entitled to it and it would have come along just in the course of things. What would you like to do best of all?"

"If I told you, you would n't believe it. I don't want a thing I have n't got — not a single thing. On a day like this everything is mine — that long piece of woods over there — black against the blue sky — and the creek underfoot — I could n't ask for a single other thing!"

"But there must be a goal you want to reach — everybody has that."

"Oh, you're talking about to-morrow! and this is to-day. And sufficient unto the day is the joy thereof. If I ever told anybody what I mean to do to-morrow, it would be spoiled. I'm full of dark secrets that I never tell any one."

"But you might tell me — I'm the best possible person to tell secrets to."

"I can't be sure of that, when I hardly know you at all."

"That's mighty cruel, you know, when I feel as though I had known you always."

He tried to throw feeling into this, but the time and place and her vigorous strides over the ice did not encourage sentiment.

"You ought n't to tell girls that you feel you have known them always. It is n't complimentary. You ought to express sorrow that they are so difficult to know and play the card that you hope by great humility and perseverance one day to know them. That is the line I should take if I were a man."

He laughed at this. There were undoubted fastnesses in her nature that were not easily attainable. She seemed to him amazingly mature in certain ways, and in others she was astonishingly childlike.

"They say you're a genius; that you're going to do wonderful things," he said.

"Who says it?" asked Phil practically, but not without interest.

"Oh, my aunt says it; she says other people say it."

"Well, my aunts have n't said it," remarked Phil. "According to them my only genius is for doing the wrong thing."

"We need n't any of us expect to be appreciated in our own families. That's always the way. You read a lot, don't you?"

"I like to read; but you can read a lot without being a genius. Geniuses don't have to read — they know it all without reading. So there's that."

"I'll wager you write, too; — confess now that you do!"

"Letters to my father when he's away from home — one every night. But he is n't away very much."

"But stories and things like that. Yes; don't deny it: you mean to be a writer! I'm sure you can succeed at that. Lots of women do; some of the best writers are women. You will write novels like — like — George Eliot."

Phil laughed her derision of the idea.

"She knew a lot; more than I could ever know if I studied all my life. But there 's only one George Eliot; I 'm hardly likely — just Phil Kirkwood in Montgomery, Indiana, — to be number two."

The direction of the talk was grateful to her. It was pleasant to feel the warmth of his interest in her new secret aims without having to acknowledge them. It was flattering that he surmised the line of her interests, and spoke of them so kindly and sympathetically.

"I try to do some reading all the time," he went on; "but a business man has n't much chance. Still, I usually keep something worth while on the center table, and when I travel I carry some good book with me. I like pictures, too, and music; and those things you miss in a town like Montgomery."

"Well, Montgomery is interesting just the same," said Phil defensively. "The people are all so nice and folksy."

He hastened to disavow any intention of slurring the town. He should always feel that it was home, no matter how far he might wander. He explained, in the confidence that seemed to be establishing itself between them, that there was a remote possibility that he might return to Montgomery and go into the bank with his uncle, who needed assistance. It was desirable, he explained, to keep the management of the bank in the hands of the family.

"You know," he went on, "they printed outrageous stories about all of us in the 'Advertiser.' They were the meanest sort of lies, but I 'd like you to know that we met the issue squarely. I 've turned over to your father as trustee all the property they claimed we had come by dishonestly. The world will never know this, for your father shut up the newspapers — it was quite wonderful the way he managed it all; — and, of course, it does n't make any difference what the world thinks. This was my affair, the honor of my family, and a matter of my own conscience."

Her knowledge of the traction muddle was sufficient to afford a background of plausibility for this highminded

renunciation. There was something likable in Charles Holton. His volubility, which had prejudiced her against him in the beginning, seemed now to speak for a frankness that appealed to her. There was no reason for his telling her these things unless he cared for her good opinion; and it was not disagreeable to find that this man, who was ten years her senior and possessed of what struck her as an ample experience of life, should be at pains to entrench himself in her regard.

As she made no reply other than to meet his eyes in a look of sympathetic comprehension, he went on: —

"You won't mind my saying that we were all terribly cut up over Uncle Jack's coming back here; but I guess we've disposed of him. I don't think he's likely to trouble Montgomery very much. Uncle Will had it out with him the day after he showed up so disgracefully at your party; and, of course, Uncle Jack would never have done that if he had been himself. He went to Indianapolis and tried to make a lot of trouble for all of us, but that was where your father showed himself the fine man he is. I guess it is n't easy to put anything over on that father of yours; he's got the brains and character to meet any difficulty squarely."

Phil murmured her appreciation. They had paused in the middle of the course and were idly cutting figures, keeping within easy conversational range.

"Your initials are hard to do," said Holton, backing into line beside her and indicating the letters his skates had traced on the surface. The "P. K." was neatly done. Phil without comment etched a huge "C" and then cut an "H" within its long loop.

"Splendid! You are the best skater I ever saw! I'd like to cut that out and keep it in cold storage as a souvenir."

This did not please her so much as his references to her hidden ambitions, and seeing that she failed to respond, and fearing one of her taunts, he led the way toward the gorge. It was four o'clock, and already shadows were darkening the deep vale where most of the skaters had now gathered

about the bonfires. Phil's popularity was attested by the tone in which the company greeted her. She sat down on a log and entered into their give-and-take light-heartedly, while Holton unfastened her skates. He had found her coat and thrown it round her shoulders. He was very thoughtful and attentive, and his interest in her had not gone unremarked.

"We were just wondering," said one of the girls, "whether anybody here was sport enough to scale that wall in the winter? We've saved that for you, Phil."

Phil lifted her head and scanned the steep slope. She had scaled it often; in fact one of her earliest remembered adventures had been an inglorious tumble into the creek as the reward of her temerity. That was in her sixth year when she had clambered up the cliff a few yards in pursuit of a chipmunk.

"I have n't done that for several moons; but I have done it, children. There would n't be any point in doing it, of course, if anybody else had done it — I mean to-day, with ice all over the side."

"You must n't think of it, Phil," said Mrs. Holton, glancing up anxiously.

"I shan't think of it, Mrs. Holton, unless somebody says it can't be done. I'm not going to take a dare."

"Just for that," said Charles, "I'm going to do it myself."

"Better not tackle it," said one of the college boys, eyeing the cliff critically. "I've done it in summer, and it's hard enough then; but you can see how the ice and snow cover all the footholds. You'd have to do it with ropes the way they climb the Alps."

Holton looked at Phil as she sat huddled in her coat. It was in her eyes that she did not think he would attempt it, and he resented her lack of faith in his courage.

"I don't think," she remarked, helping herself to a sandwich, "that anybody 's going to be cruel enough to make me do it."

"If I do it," said Holton, "no one else will ever have to

try it again in winter. It will be like discovering the North Pole — there's nothing in it for the second man."

"You're not going to try it! Please don't!" cried Mrs. Holton. "If you got hurt it would spoil the party for everybody."

"Don't worry, Aunt Nellie. It's as easy as walking home."

He was already throwing off his overcoat, measuring the height and choosing a place for his ascent.

Amid a chorus of protests and taunts he began climbing rapidly. Phil rose and watched him with sophisticated eyes as he began mounting. She saw at once that he had chosen the least fortunate place in the whole face of the declivity for an ascent. There were two or three faintly scratched paths, by which the adventurous sometimes struggled to the top, and she had herself experimented with all of them; but Holton had essayed the most precipitous and hazardous point for his attempt.

At the start he sprang agilely up the limestone which for a distance thrust out rough shelves with ladder-like regularity; and when this failed, he caught at the wild tangle of frozen shrubbery and clutched the saplings that had hopefully taken root wherever patches of earth gave the slightest promise of succor. As his difficulties increased a hush fell upon the spectators.

He accomplished half the ascent, and paused to rest, clinging with one hand to a slender maple. He turned and waved his cap, and was greeted with a cheer.

"Better let it go at that!" called one of the young men. "Come on back."

Charles flung down a contemptuous answer and addressed himself to the more difficult task beyond. Particles of ice and frozen earth detached by his upward scramble clattered down noisily. Withered leaves, shaken free from niches where the winds had gathered them, showered fitfully into the valley. He began drawing himself along by shrubs and young trees that covered a long outward curve in the face of the cliff.

Those below heard the crackle of frozen twigs, and the swish of released boughs that marked his progress. Phil stood watching him with an absorbed interest in which fear became dominant. Better than the others Phil knew the perils of the cliff, the scant footholds offered by even the least formidable points in the rough surface.

He was rounding the bulging crag with its sparse vegetation when, as he seemed to have cleared it safely, a sapling that he had grasped for a moment yielded, and he tumbled backward.

Those below could see his frantic struggles to check his descent as his body shot downward with lightning-like swiftness. A short clump of bushes caught and held him for an instant, then gave way, and they saw him struggling for another hold. Then a shelf of rock caught him. He lay flat for a moment afraid to move, and those below could not see him. Then he sat up and waved his cap, and shouted that he was safe.

The awe-struck crowd hardly knew what Phil was doing until she had crossed the ice and begun to climb. While Charles was still crashing downward, she had run to a favorable point her quick eyes had marked and was climbing up a well-remembered trail. The snow and ice had increased its hazards, and an ominous crackling and snapping of twigs attended her flight.

"Come back! Come back!" they called to her. Half a dozen young men plunged after her; but already well advanced, she cried to them not to follow.

"Tell him to stay where he is," she called; and was again nimbly creeping upward. There was no way to arrest or help her, and she had clearly set forth with a definite purpose and could not be brought back. Cries of horror marked every sound as her white sweater became the target of anxious eyes.

The white sweater paused, hung for tremulous instants, was lost and discernible again. A frozen clod, loosened as she clutched at the projecting roots of a young beech,

ricocheted behind her. Her course, paralleling that taken by Holton, was about ten yards to the left of it. To those below it seemed that her ascent was only doubling the hour's peril. Charles, perched on the rock that had seemingly flung out its arm to save him, was measuring his chances of escape without knowing that Phil was climbing toward him.

As she drew nearer he heard the sounds of her ascent, and peering over saw the sweater dangling like a white ball from the cliff-side.

"Go down, Phil! You can't make it; nobody can do it! Tell the boys to get a rope," he shouted. "Please go back!"

Already messengers had run for assistance, but the little cañon in its pocket-like isolation was so shut in that it was a mile to the nearest house.

Along the tiny thread of a trail, transformed by sleet and snow until it was scarcely recognizable, Phil pressed on steadily. Charles, seeing that she would not go back, ceased his entreaties, fearing to confuse or alarm her. Her hands caught strong boughs with certainty; the tiny twigs slapped her face spitefully. Here and there she flung herself flat against the rocky surface and crept guardedly; then she was up dancing from one vantage-point to another, until finally she paused, clinging to a sapling slightly above Holton. When she had got her breath she called an "All right!" that echoed and reëchoed through the valley.

"You thought you could do it, did n't you?" she said mockingly; "and now I've had to spoil my clothes to get you off that shelf."

"For God's sake, stay where you are! There's nothing you can do for me. The boys have gone round to bring a rope, and until they come you must stay right there!"

Phil, still panting, laughed derisively.

"You're perfectly ridiculous — pinned to a rock like Prometheus — Simeon on his pillar! But it would n't be dignified for you to let the boys haul you up by a rope. You'd never live that down. They'll be years getting a

rope; and it would be far from comfortable to sit there all night."

While she chaffed she was measuring distances and calculating chances. The shelf which had caught him was the broader part of a long edge of outcrop. Phil beat among the bushes to determine how much was exposed, but the ledge was too narrow for a foothold.

"Please stop there and don't move!" Holton pleaded. "If you break your neck, I'd never forgive myself, and I'd never be forgiven."

Phil laughed her scorn of his fears and began creeping upward again. The situation appealed to her both by reason of its danger and its humor; there was nothing funnier than the idea of Charlie Holton immured on a rock, waiting to be hauled up from the top of the cliff. She meant to extricate him from his difficulties: she had set herself the task; it was like a dare. Her quick eyes searching the rough slope noted a tree between her and the shelf where Holton clung, watching her and continuing his entreaties not to heed him, but to look out for her own safety. Its roots were well planted in an earthy cleft and its substantial air inspired confidence. It had been off the line of his precipitous descent and he had already tried to reach it; but in the cautious tiptoeing to which his efforts were limited by the slight margin of safety afforded by the rock he could not touch it.

"If I swing down from that tree and reach as far as I can, you ought to be able to catch my hand; and if you can I'll pull, and you can make your feet walk pitty-pat up the side."

Her face, aglow from the climb, hung just above him. She had thrown off her hat when she began the ascent and her hair was in disorder. Her eyes were bright with excitement and fun. It was immensely to her liking — this situation: her blood sang with the joy of it. She addressed him with mocking composure.

"It's so easy it is n't right to take the money."

He protested that it was a foolish risk when he would

certainly be rescued in a short time. She, too, must remain where she was until the ropes were brought.

"They never do that way in books," said Phil. "If I'd taken that tumble, some man would have rescued me; and now that you're there, it's only fair that I should pull you off. If I had n't as good as told you you could n't, you would n't be there. That's the simple philosophy of that. All ready! Here goes!"

Clinging to the tree with her knees to get a better grip she swung herself down as far as possible. The sapling bent, but held stoutly. Holton ceased protesting, held up his arms to catch her if she fell; then as she repeated her "ready," he tiptoed, but barely touched her finger-tips. She drew back slowly to gather strength for another effort. It was the most foolhardy of undertakings. Only the tree, with its questionable hold upon the cliff-side, held her above the gorge. She strained her arms to the utmost; their finger-tips touched and she clasped his hand. There was a tense moment; then her aid making it possible, he dug his feet into the little crevices of the rocky surface and began creeping up.

Once begun there was no letting go. The maple under their combined weight curved like a bow. Phil set her teeth hard; her arms strained until it seemed they would break. Then, as Holton began to aid himself with his free hand, his weight diminished, and in one of these seconds of relief, Phil braced herself for a supreme effort and drew him toward her until he clutched the tree. He dragged himself up, and flung himself down beside her. Neither spoke for several minutes. Those of the party who remained below were now calling wildly to know what had happened.

"Trumpet the tidings that we are safe," said Phil when she had got her breath.

"That was awful; horrible! What did you do it for? It was so absurd — so unnecessary!" he cried, relief and anger mingling in his tone. "The horror of it — I'll never get over it as long as I live."

"Forget it," said Phil. "It was just a lark. But now that

it's over, I'll confess that I thought for about half a second — just before you began edging up a little — that I'd have to let go. But don't you ever tell anybody I said so; that's marked confidential."

The note was obviously forced. Her heart still pounded hard and weariness was written plainly in her face. Now that the stress of the half-hour had passed, she was not without regret for what she had done. Her father would not be pleased; her uncle would rebuke her sharply; her aunts would shudder as much at the publicity her wild adventure was sure to bring her as at the hazard itself. She was conscious of the admiration in Holton's eyes; conscious, indeed, of something more than that.

"I want to know that you did that for me: I must think so!" he said hoarsely.

His lips trembled and his hands shook. Her foolhardiness had placed both their lives in jeopardy. It pleased him to think that she had saved his life — whereas in strictest truth she had only added to his peril.

"I did n't do it for you: I did it for fun," she replied shortly; and yet deep down in her heart she did not dislike his words or the intense manner in which he spoke them. Her dallyings with boys of her own age, with only now and then a discreet flirtation with one of the college seniors, comprised her personal experiences of romance.

"You are beautiful — wonderful! Yours is the bravest soul in the world. I loved you the day I first saw you in your father's office. Phil —"

For a moment his hand lay upon hers that was trembling still from its grip of the tree.

"We must climb to the top; the joke will be spoiled if we let them help us," she cried, springing to her feet. "Come! The way will be easier along the old path."

Across the vale some one hallooed to them. Her white sweater was clearly printed against the cliff and a man on the edge of the farther side stood with the light of the declining sun playing round him. The ravine narrowed

here and the distance across was not more than a hundred yards.

Phil fluttered her handkerchief.

"It's Fred!" she said. "See! There by the big sycamore."

Fred waved his cap, then dropped his arm to his side and stood, a sentinel-like figure, at the edge of his acres, etched in heroic outline against the winter sky. His trousers were thrust into his boots; the collar of the mackinaw coat he wore at his work was turned up about his throat. He leaned upon an axe with which he had been cutting the coarser brush in the fence corners. The wind ruffled his hair as he stood thus, in the fading light. He had been busy all afternoon and quite unmindful of his aunt's party, to which, for reasons sufficient to that lady, he had not been bidden.

A sense of his rugged simplicity and manliness seemed to be borne to Phil across the ravine. Something in Fred Holton touched her with a kind of pathos — there was in him something of her father's patience, and something of his capacity for suffering. As she looked he swung the axe upon his shoulders and struck off homeward across the fields.

Charles sprang ahead of her and began the remainder of the ascent. It was he who was now impatient.

"We must hurry unless you want the crowd to carry us up."

"Let me go ahead," she answered, ignoring the hand he reached down to her, and eager to finish the undertaking. "There's nothing hard about the rest of it and I know every inch of the path."

CHAPTER XV

LOIS

A LADY stepped from the westbound train at Montgomery just at nightfall on the day before Christmas. The porter of the parlor car pulled down more luggage than travellers usually bring to Montgomery, and its surfaces were plastered with steamship and hotel labels. Amzi Montgomery, who had been lurking in the shadow of the baggage-room for some time, advanced and shook hands hurriedly.

"Well, Lois!"

"Well, Amzi!"

In the electric-lighted shed the lady might have been seen to smile at the brevity and colorlessness of this exchange, or possibly at the haste with which Amzi was crossing the platform to the hack-stand.

"Here are my checks, please, Amzi. Don't be discouraged — there are only six of them!" she said cheerfully; her remarks being punctuated by the thump of her trunks as they were tumbled out of the baggage-car. She stood glancing about with careless interest while Amzi shouted for the transfer man. She trailed her umbrella composedly as she idled about the platform, refreshing herself with deep inhalations of the crisp December air, while Amzi ordered the trunks delivered to his own house.

Her brother's perturbation was in no wise reflected in Mrs. Holton's manner. To all appearances she was at peace with the world, and evidently the world had treated her kindly. Her handsome sables spoke for prosperity, her hat for excellent taste; she was neatly gloved and booted. She gave an impression of smoothness and finish. In her right hand she carried a tiny purse, which she loosened carelessly

from time to time, letting it swing by its chain, and catching it again with a graceful gesture.

"The town may have changed," she remarked, when Amzi came back and put her into the dingy carriage, "but the hacks have n't. I recall the faint bouquet of old times. That must be the court-house clock," she continued, peeping from the window. "They were building the new court-house about the time I left. I miss something; it must be the old familiar jiggle of the streets. Asphalt? Really! I suppose the good citizens have screamed and protested at the improvements, as good citizens always do. It's stuffy in here. If you don't mind, Amzi, we'll have some air."

She gave the strap a jerk and the window dropped with a bang.

"How's your asthma these days? You never speak of yourself in your letters, and when I saw you in Chicago I did n't like your wheeze."

"Thunder! I have n't got the asthma. I'm as fit as a fiddle. Doctors tell me to watch my blood pressure and cut off my toddies. Remember? I used to like 'em pretty well."

"Verily you did!" — and she laughed merrily. "You used to mix a toddy about once a month as near as I can remember. Frightful dissipation! Unless you've changed mightily, you're a model, Amzi; a figure to point young men and maidens to. Whee!" she exclaimed as the hack rattled across the interurban track in Main Street, "behold the lights! Not so different from Paris after all. What did I see there — Hastings's Theater? Did n't that use to be the Grand Opera House? What a fall, my countrymen! That must be where our illustrious brother-in-law holds forth in royal splendor. What's his first name, Amzi?"

"Lawrence," he replied, and she saw him grin broadly as the light from an overhead lamp shone upon them. "That's what Phil calls him."

"Phil's at home, of course?"

This was her first reference to Phil, and she had spoken

of her daughter carelessly, casually. Amzi shuffled his feet on the hack floor.

"I guess Phil's back; she's been in Indianapolis. Phil's all right. There's nothing the matter with Phil."

He was so used to declaring Phil's all-rightness to his other sisters that the defensive attitude was second nature. His tone was not lost upon Lois and she replied quickly: —

"Of course, Phil's all right; I just wondered whether she were at home."

"She's with Tom," Amzi added; and as the hack had reached his house he clambered out and bade the driver carry in the bags.

She paused midway of the walk that led in from the street and surveyed the near landscape. This had been her father's house, and there within a stone's throw stood the cottage in which she had begun her married life. The street lights outlined it dimly, and her gaze passed on to the other houses upon the Montgomery acres, in which her sisters lived. These had not been there when she left, and the change they effected interested her, though, it seemed, not deeply.

The door was opened by a white-jacketed Negro.

"This is my sister, Mrs. Holton, Jerry. You can take her things right up to the front room."

"Yes, sah. Good-evenin', ma'am; good-evenin'. Mighty fine weather we're havin'; yes, ma'am, it shore is cole."

He helped her deftly, grinning with the joy of his hospitable race in "company," and pleased with the richness of the coat he was hanging carefully on the old rack in the hall.

"Tell Sarah we'll have supper right away. Want to go to your room now, Lois?"

"Thanks, no; I'm hungry and the thought of food interests me. You don't dress for dinner, do you, Amzi?"

"Thunder, no! I'll put on my slippers and change my collar. Back in a minute."

As he climbed the stairs she gave herself an instant's inspection in the oblong gilt-framed mirror over the drawing-room mantel, touching her hair lightly with her fingers,

and then moved through the rooms humming softly. When Amzi came down she met him in the hall.

"Well, old fellow, it's wonderful how you don't change! You're no fatter than you were twenty years ago, but your hair has gone back on you scandalously. Kiss me!"

She put her arm round his neck and when the kiss had been administered, patted his cheeks with her small delicate hands. Supper was announced immediately and she put her arm through his as they walked to the dining-room.

"It's a dear old house, just as it always was; and it's like your sentimental old soul to hang on to it. Sentiment counts, after all, Amzi. Too bad you had to be a banker, when I distinctly remember how you used to drive us all crazy with your flute; and you did spout Byron — you know you did! You ought to travel; there's nothing like it — a sentimental pilgrimage would brighten you up. If I could n't move around I'd die. But I always was a restless animal. Dear me! If this is n't the same old dinner service father bought when we were youngsters. It's wonderful that you've kept it; but I don't miss a thing. You've even hung on to the old double-barreled pickle thing and the revolving castor."

She tasted her soup with satisfaction.

"I can see that you are not averse to the fleshpots. I dare say your bachelor establishment is a model. Don't the neighbors try to break in and steal the help? As I remember Fanny she always took the easiest way round. Which is Kate's house, the one beyond the next, or the third?"

"The second; she came next. There's nothing in between your old house and Kate's place."

Amzi met his sister's eyes with a scrutiny that expressed mild surprise that she should thus make necessary a reference to her former domicile, and with somewhat less interest than she had taken in the ancestral china. To Amzi her return was a fact of importance, and since receiving her telegram from New York announcing her visit to Montgomery he had been in the air as to its meaning. Jack

Holton's appearance only a few weeks earlier still agitated the gossips. He assumed that Lois knew nothing of this, as, indeed, she did not; but there was nothing in his knowledge of his sister to encourage the belief that she would have cared if she had known. His old love for her warmed his heart as he watched her across the table. In the one interview he had had with her after her flight, — an hour's talk in Chicago, — he had not so fully realized as now, in this domestic setting, how gracefully she bore her years and her griefs! It was this that puzzled him. Sorrow was not written in her still youthful face, nor was it published in her fine brown eyes. They were singularly lovely eyes — retaining something of their girlish roguishness. His masculine eye saw no hint of gray in her brown hair. She was astonishingly young, not only in appearance but in manner, and her vivacity — her quick smile, her agreeable murmurous laughter — deepened his sense of her charm. She had not only been his favorite sister in old times; but through all these years he had carried her in his heart. And though his restraint yielded before her good humor he was appalled by the situations — no end of them! — created by her return.

Not a soul knew of her coming. As he reflected that his sisters were even then dining tranquilly in their several domiciles, quite oblivious of the erring Lois's proximity, he inwardly chuckled. They had for years been "poor-Loising" Lois, and Jack Holton's re-appearance had strengthened their belief that she was in straitened circumstances, a pensioner on Amzi; and they deplored any drain upon resources to which they believed themselves or their children after them justly entitled. They would be outraged to learn that the prodigal had reëntered by the front door of her father's house, followed by a wagonload of trunks, presumably filled with fine raiment.

Amzi did not know what had brought her back, nor did he care, now that he saw her across his table, enjoying tearlessly her fricassee chicken, and sipping the claret he

always produced for a guest. The penitential husks which her sisters would have thought proper in the circumstances were not for Lois. He could not imagine her, no matter how grievously she might sin, as meekly repenting in sackcloth and ashes. He wondered just what she meant to do now that she had come back; he wondered what her sisters and the rest of Montgomery would do! The situation interested him impersonally. It sufficed for the moment that she was there, handsome, cheerful, amusing, for he had been seriously troubled about her of late. He was aware that a lone woman, with her history, and blessed or cursed with her undeniable charm, is beset by perils, and it was a comfort to see her under his roof, with no visible traces of the rust of time.

She smiled into his eyes and lifted her glass.

"To the old house, Amzi!"

He saw her lips quiver and her eyes fill. There was sincere feeling in her voice, but the shadow upon her spirit was a fleeting one.

"I'm going to run up and change my shoes," she said as they left the table, and in a few moments he heard the click of her heels as she came down.

"This is much cozier," she remarked, resting her smart pumps on the fender beside his worn leathern slippers. "Now tell me about the girls; how do they get on?"

He sketched for her briefly the recent history of the family, replying to her constant interruptions with the frankness she demanded. Waterman she remembered; she had never seen Fosdick or Hastings. Amzi's description of Hastings amused her, and she laughed gayly at her brother's account of the former actor's efforts to lift the local dramatic standard.

"So that's what Kate did, is it? Well, I suppose she has had some fun spending her money on him. Alec Waterman was always an absurd person, but from what you say I judge Josie has held on to her money better than the others. Alec never had sense enough to be a big spender."

"Thunder!" Amzi ejaculated. "Josie's broke like the rest of 'em. Alec has a weakness for gold mines. That's cost a heap, and he does n't earn enough practicing law to pay for the ice in Josie's ice-box. Fosdick lives up in the air — away up, clean out of sight. I figure that as a floor-walker in a department store Hastings would be worth about twelve dollars a week; and Fosdick might succeed as barker for a five-legged calf in a side-show; but Alec's place in the divine economy is something I have never placed, and I defy any man to place it!"

Amzi was enjoying himself. It was with real zest that he hit off his brothers-in-law to this sister, who afforded him an outlet for long-stifled emotions. He had been honestly loyal to the three homekeeping sisters and to their husbands also for that matter; and the fact that he could at last let himself go deepened his sense of the sympathy and the understanding that had always existed between him and Lois. He hated fuss; and his other sisters were tiresomely fussy and maddeningly disingenuous. In half an hour Lois had learned all she cared to know of the family history. She merely dipped into the bin, brought up a handful of wheat, blew away the chaff, eyed the remaining kernels with a sophisticated eye, and tossed them over her shoulder.

"As near as I can make out they're all broke; is that about it?"

"Just about," Amzi replied. "They have n't mortgaged their homes yet, but if Mrs. Bill Holton turns up with a new automobile next spring or gets some specially dazzling rags, I expect to see three nice fresh mortgages on those homes out there."

"Ah! Mrs. William sets the pace, does she? It's a good thing father died before he saw the Montgomerys trying to keep up with the Holtons. William prospers?"

"Judged by Mrs. Bill's doings he does. By the way, Jack has been back here."

Amzi turned to see what effect the mention of Jack Holton would have upon her; but in no wise embar-

rassed, with only a slight lifting of the brows, she said quickly: —

"I thought it likely. I suppose William ran to meet him — general love-feast and all that?"

They were approaching delicate ground; but it seemed as well to go on and be done with it. He told her, more fully than he had recounted any other incident of the sixteen years, of Phil's party; of the insistence of her sisters upon a reconciliation with the William Holtons, and of Jack's appearance on the threshold. His indignation waxed hot; the enormity of the offense was intensified by the fact that he was describing it to Lois; it seemed even more flagrantly directed against her, now that he thought of it, than to Phil or Phil's father. He rose and stood with his back to the fire as he dilated upon it. Lois frowned once or twice, but at the end she laughed, her light little laugh, saying: —

"And William has got rid of him, of course."

"Oh, they had it out the next day at the bank, but Jack's not far away. He's been in Indianapolis making trouble. He resented being kicked out of the bank — which is about what it came to. And Bill bounced him with reason. He's in trouble. In spite of automobiles and the fine front they put up generally, Bill and the First National are not so all-fired prosperous. Tom's been trying to fix things up for them."

"Tom Kirkwood?" She frowned again at the mention of her first husband, but appeared interested, listening attentively as he described the Sycamore Traction difficulties.

"Samuel always was a bad case. So it's come to this, that Tom is trying to keep William out of jail? It's rather a pretty situation, as you think of it," she murmured. "Just how does Tom get on?"

"Tom did n't get on at all for a long time; but whenever he was pushed into a case he burnt himself up on it. Tom was always that kind of a fellow — if the drums beat hard enough he would put on his war paint and go out and win

the fight. There's a dreamy streak in Tom; I guess he never boiled out all the college professor he had in him; but he's to the front now. They think a lot of him over at Indianapolis; he's had a chance to go into one of the best law firms there. He's got brains in his head — and if —"

His jaws shut with a snap, as he remembered that his auditor was a woman who had weighed Tom Kirkwood in the balance and found him wanting. Lois noted his abrupt silence. She had clasped her knees and bent forward, staring musingly into the fire, as he began speaking of Kirkwood. Amzi's cheeks filled with the breath that had nearly voiced that "if."

"If he had n't married a woman who did n't appreciate him and who wrecked his life for him, there's no telling what he might have done."

She finished his sentence dispassionately, and sat back in her chair; and as he blinked in his fear of wounding her by anything he might say, she took matters in her own hands.

"I was a fool, Amzi. There you have it all tied up in a package and labeled in red ink; and we need n't ever speak of it again. It's on the shelf — the top one, behind the door, as far as I'm concerned. I have n't come back to cry over spilt milk, like a naughty dairymaid who trips and falls on the cellar steps. I ought to; I ought to put on mourning for myself and crawl into Center Church on my knees and ask the Lord's forgiveness before the whole congregation. But I'm not going to do anything of the kind. One reason is that it would n't do me any good; and the other is that I'd never get out of the church alive. They'd tear me to pieces! It's this way, Amzi, that if we were all made in the same mould you could work out a philosophy from experience that would apply to everybody; but the trouble is that we're all different. I'm different; it was because I was different that I shook Tom and went off with Jack. Of course, the other man is a worthless cur and loafer; that's where fate flew up and struck at me — a deserved blow. But when I saw that I had made a bad break, I did n't sit down and sob; I merely

tried to put a little starch into my self-respect and keep from going clear downhill. Tom's probably forgotten me by this time; he never was much of a hater and I guess that's what made me get tired of him. He always had the other cheek ready, and when I annoyed him he used to take refuge in the Greek poets, who did n't mean anything to me."

She smiled as though the recollection of the Greek poets amused her and ran on in her low, musical voice: —

"When I saw I 'd drawn a blank in Jack Holton, it really did n't bother me so much as you might think. Of course, I was worried and humiliated at times; and there were days when I went into the telegraph office and went through the motions of sending for you to come and fish me out of my troubles. I tore up half a dozen of those messages, so you never heard me squeal; and then I began playing my own game in my own way. I hung a smile on the door, so to speak, and did my suffering inside. For ten years Jack never knew anything about me — the real me. For a long time I could n't quite come to the point of shaking him, and he could n't shake me, —he could n't without starving"; and she smiled the ghost of a grim little smile. "I suppose I was n't exactly in a position to insist on a husband's fidelity, but when he began to be a filthy nuisance I got rid of him. Just before I went abroad this last time I divorced him, and gave him enough to keep him running for a while. My story in a nutshell is this," and she touched her fingers lightly as she epitomized her personal history: "married at eighteen, to a gentleman; a mother at twenty; at twenty-three, ran off with a blackguard; married him in due course to satisfy the *convenances*. Not forty yet and divorced twice! And here I am, tolerably cheerful and not so much the worse for wear."

She waited for him to say something; but there appeared to be little for Amzi to say.

"I guess we all do the best we can, Lois. You don't have to talk to me about those things. I'm glad you're back; that's all."

He showed his embarrassment, shifting from one foot to the other, and rubbing his hand nervously across his head.

"Amzi, you're the best man in the world, and I did n't come back here to be a nuisance to you. I can sleep here and run off on the early train — I looked it up before I came. But I thought I'd like to see the house — and you in it — once more. It's a big world, and there are plenty of places to go. There's a lot of Europe I have n't seen yet, and I like it over there. I have some good friends in Dresden, and I promised them to come back. So don't feel that I'm on your hands. I'm not! I can clear out in the morning and nobody need know that I've been here."

He walked up to her and laid his hands on her shoulders. He gasped at her suggestion of immediate flight. He had not known how much she meant to him; and oh, she was so like Phil! It was Phil who had danced in his mind while she summarized her life; it was the Phil she did not know — had never known — and for whom, astonishingly, she had not asked beyond her casual inquiry as to the girl's whereabouts. Nothing was clear in his mind save that Lois must see and know Phil.

"I want you to stay, Lois; you've got to stay. And everything's going to be all right."

"Please be square with me, Amzi. This is a small town and a woman can't coolly break all the commandments and then come back and expect to be met with a brass band. You and I understand each other; but you've got to think of the rest of the family; my coming will doubtless outrage our sisters' delicate moral natures — I know that — and there's Tom — it's hardly fair to him to come trailing back. And the town's too small for me to hide in — it was always a gossipy hole."

He clasped her wrists tightly. The working of his face showed his deep feeling. Not often in his life had he been so touched, so moved. Two big tears rolled down his ruddy cheeks.

"You've got to stay because of Phil! I tell you there's nobody to think about but Phil!"

Suddenly she threw her arms about his neck and burst into tears.

"Oh, I could n't speak of her! You don't understand that it's because of Phil I ought to go! You thought I was heartless about it, but it's not that I don't care. I'm afraid to see Phil! I'm afraid!"

"Don't you worry about Phil," he answered, digging the tears out of his eyes with his knuckles. "Phil's all right," he concluded.

He crossed the hall and when he returned, carrying a bulky photograph album, she had regained her composure, and stood holding her hands to the fire.

"Sit here and look at Phil: I've got all her pictures from the time she was a baby. I guess you remember these first ones."

She sat down by the center table and he turned up the gas in the blue-shaded lamp. She passed the baby pictures quickly, but looked closely at those that showed her daughter at school age. Under each photograph Amzi had written the date, so that as a record the collection was complete. There were half a dozen disclosures of Phil in her M.H.S. sweater. Amzi called attention to these with a chuckle.

"Nearly killed the girls; Phil chasing round town in that thing! And here she's trigged out in her graduating clothes. I guess you'd have been proud of her that night. Her piece was about tramp dogs; funniest thing you ever heard! And here she is — let me see — yes, that was last summer. Those other things are just little snapshots; and here's a group showing Phil with her class. Phil in front — she was the head of her class all right!" he ended proudly.

Whatever emotions may have been aroused by this pictorial review of her child's life, Lois outwardly made no sign. She murmured her pleasure at one and another of the pictures, looked closely at the latest in point of time, sighed and closed the book.

"She looks like me, I suppose. Is she taller?"

"The least bit, maybe; but you're as like as two peas," answered Amzi; and then added, with the diffidence of a man unused to graceful speeches, "I guess you'd almost pass for sisters. By George, Lois, you're a wonder! You ain't a year older!"

"That's no compliment, Amzi! I ought to have changed," she replied soberly. "But there's gray in my hair if you know where to look, and the wrinkles are getting busy."

"The more I think of it, the more remarkable the resemblance gets," he persisted, ignoring her confessions.

"That does n't make it any easier, Amzi; please don't speak of that again."

She tossed the book on the table, as though dismissing a disagreeable subject.

"Well," she said, "about going?"

"You're not going," he replied with decision. "I won't let you go. I don't know how we're going to work it all out, but it won't be so bad. The girls have got to take it."

She caught a gleam of humor in his eye. The displeasure of his other sisters at her return clearly had no terrors for him. It may have been that she herself shared his pleasure in the thought of their discomfiture. She crossed the hall, wandering aimlessly about, while he waited and wondered. When she returned she said with the brisk manner of one given to quick decisions: —

"I'm going to stay, Amzi. But let us understand now that if I'm a trouble to you, or the rest of them make you uncomfortable, I'll clear out and go to the hotel, or set up a house of my own. So don't be silly about it. I'm a practical person and can take care of myself. I'm not on your hands, you know, financially speaking or any other way."

"Thunder! No!"

This was the first time she had touched upon money matters. While she turned the leaves of the album, the clumsy baggage-men had pounded laboriously up the back stairs with her trunks, emphasizing the prosperity of which

her visible apparel spoke. He was not without an acute curiosity as to the state of her fortunes. Lois had always been a luxurious person, but she was, unaccountably, the only one of his sisters who had never asked him for money. He had made what they called "advances" to all of them and these had increased as their fortunes dwindled. There was something bafflingly mysterious here. It was a fair assumption that Jack Holton had spent Lois's money long ago, and the fact that she had floated home with her flags flying and had just announced her ability to set up an establishment for herself was disquieting rather than reassuring. He was ashamed of his fears, but it was against reason that she should have escaped the clutches of a worthless blackguard like Jack Holton with any of her patrimony.

Now that she had announced her determination to remain her spirits rose buoyantly. The thought of meeting Phil had shaken her; and yet that had been but a moment's fleeting shadow, as from a stray cloud wandering across a summer sky. When she referred to Phil again, it was with a detachment at which he marveled. If he had not loved her so deeply and if his happiness at her return had been less complete, he should have thought her heartless. She had called herself "different"; and she was, indeed, different in ways that defied his poor powers of analysis. She was a mystifying creature. Her assurance, her indifference toward the world in general, the cool fashion in which she had touched off on her pretty fingers the chief incidents of her life did not stagger him so much as they fascinated him. She was of his own blood, and yet it was almost another language that she spoke.

She had brought down a box of bon-bons which she now remembered and urged him to try, moving fitfully about the room and poking at the box from time to time absently, while he volunteered information touching old friends. Her interest in local history was apparently the slightest: he might have been talking of the Gauls in the time of Cæsar for all the interest she manifested in her contemporaries and

their fortunes. He finally mentioned with dogged daring the Bartletts whom she had known well; they had been exceedingly kind to Phil, he said. Her manner was so provokingly indifferent that he was at the point of bringing Kirkwood into the picture in a last effort to shatter her unconcern. She bit a bon-bon in two, made a grimace of dissatisfaction, and tossed the remaining half into the fire.

"Oh, the Bartlett girls! Let me see, which was the musical one — Rose or Nan?"

"Rose. Nan's literary. They're fine women, and they've been a mighty big help to Phil," he persisted.

"Very nice of them, I'm sure," she said, yawning.

The yawn reminded her that she was sleepy, and without prelude she kissed him, asked the breakfast hour, and went up to bed.

He followed to make sure that she had what she needed, surveyed the trunks that loomed in the hall like a mountain range, and went below to commune with the fire.

As he reviewed the situation, to the accompaniment of her quick, light patter on the guest-room floor, he was unable to key himself to a note of tragedy. The comedy of life had never been wasted on him, and it was, after all, a stupendous joke that Lois should have come back almost as tranquilly as though she had been away for a week's visit. The longer he brooded the more it tickled him. She either was incapable of comprehending the problems involved in her return or meant to face them with the jauntiness which her troubled years had increased rather than diminished.

Life with her, he mused, was not a permanent book of record, but a flimsy memorandum, from which she tore the leaves when they displeased her, and crumpled them into the wastebasket of oblivion. It was a new idea; but it had, he reflected, its merits. He went to the front door, as was his habit, to survey the heavens before retiring. The winter stars shone gloriously, and the night was still. The town clock boomed twelve, ushering in Christmas. He walked

a little way down the path as he counted the strokes, glanced up at Lois's window, then across the hedges to the homes of the other daughters of the house of Montgomery, chuckled, said "Thunder!" so loudly that his own voice startled him, and went hurriedly in and bolted the door.

CHAPTER XVI

MERRY CHRISTMAS

On every Christmas morning it was the custom of Amzi's sisters to repair with their several families to his house, carrying their gifts and bearing thence such presents as he might bestow. The Fosdicks and the Watermans had children, and these were encouraged to display themselves frequently at their uncle's. And Amzi was kind and generous in his relations with all of them. Amzi Waterman and Amzi Fosdick, still in short trousers, had been impressed at their respective homes with the importance of ingratiating themselves with Uncle Amzi, and Amzi, fully cognizant of this, was an ideal uncle to each impartially. Mrs. Fosdick hoped that her little Susan would be as thoroughly established in Amzi's regard as Phil; there was always Phil,—that unbridled, unbroken, fearless young mustang of a Phil.

Amzi was down early giving the final revision to his list of presents. Having found in years gone by that it was decidedly unsafe to buy gifts for his sisters, as they were never satisfied with his selections and poorly concealed their displeasure, he had latterly adopted the policy of giving each of them one hundred dollars in gold.

Ten was the usual hour for the family gathering, and as the clock struck, Amzi began wandering through the house restlessly. Occasionally he grinned, and said "Thunder!" quietly to himself. In the night watches he had pondered the advisability of warning Lois's sisters of her return; but he saw nothing to be gained by this. Something of Lois's serene indifference had communicated itself to him; and as an attentive student of the continuing human comedy he speculated cheerfully as to the length and violence of the impending storm. Kirkwood had never participated in these

Christmas morning visits, and Phil usually dropped in after her aunts had departed. It seemed easier to let Fate take charge of the disclosure.

A door slammed in the upper hall, and Amzi heard the colored woman descending the back stairs. Lois was having her breakfast in her room, an unprecedented circumstance in the domestic economy. Then Jeremiah was summoned to distribute the much-belabeled trunks. Amzi's sensations during these unwonted excitements were, on the whole, not disagreeable. The invasion of his bachelor privacy was too complete for any minute analysis of what he liked or did n't like. It was a good deal of a joke, — this breakfasting in bed, this command of the resources of his establishment to scatter trunks about. As he crossed the hall he was arrested by a cheerful "Merry Christmas."

Lois, in a pink kimona, smilingly waved her hand from the top step where she sat composedly watching him.

"Merry Christmas!" he called back.

"Here's a present for you, — got it in Paris, special. If you don't like it, I'll trade you another for it. Catch!"

She tossed him a box containing a scarfpin, and she nursed her knees, humming to herself and clicking her slipper heels while he examined it. She interrupted his stammered thanks to ask whether any of the "folks" had been in yet.

She had dressed her hair in the prevailing pompadour fashion, which was highly becoming; and the kimona imparted to her face a soft rose color. She was a pretty rose of a woman, and he leaned against the newel and regarded her with appreciation.

"I slept like a top; it's as still as the woods around here. I suppose Montgomery's never going to grow much; and it's just as well. What's property worth a front foot on Main Street, — oh, say within a couple of blocks of the court-house?"

"About five hundred dollars, I guess."

She lifted her head as though thinking deeply.

"Real estate 's the only thing, if you get into it right. You were never much on speculation, were you, Amzi? Well, you were wise to keep out of it. It takes imagination —" She brushed the subject away gracefully. "You still own a farm or two?"

"Yes."

"I always thought I'd like to go in for farming sometime. I've looked into the fruit business out West and there must be a lot of cheap land in Indiana that would do splendidly for apples. There's no reason why you should have to pay the freight on apples all the way from Oregon. Ever tackled apples?"

"Yes; I have an orchard or two," he admitted wonderingly.

If he had spent the night guessing what subject she would choose for a morning confab, apple culture would not have been on the list. He had thought that perhaps the day would bring a torrent of questions about old friends, but she seemed more aloof than ever. The pearl in his scarfpin was a splendid specimen; he roughly calculated that it represented an expenditure of at least a hundred dollars; and she had flung it at him as carelessly as though she were tossing cherries from a tree.

"Can I do anything for you about the trunks? You can have Jerry as long as you like."

"Oh, I shan't work on that job all day. It's too much bother. I'll dig the stuff out gradually. I'll have to throw most of it away anyhow. I've got everything I own in that pile. I suppose I'd better get dressed — What did you say about the morning gathering, — is it a ceremonial affair?"

"Well, the girls have liked to do it that way,—all come in a bunch after their home doings."

"That's very nice, really picturesque! I suppose they're all a lot of comfort to you, living alone this way. Do they dine here to-day? How about Tom and Phil?"

It was clear from her tone that the identity of his guests was a negligible matter. She mentioned her former husband

without emotion, and her tone implied no particular interest in the answer.

"We were all of us to dine with Josie to-day; we sort o' move around, and it's her turn; but if you'd rather stay here we'll have dinner together or any way you like. Tom never mixes up in the dinner parties. But Phil will be here after while; say about eleven. You'd better be ready."

"Certainly; I'll get into some other clothes right away." She stood, lifted her arms, and stretched herself lazily. "It's nice to see you looking so well; but Sarah confided to me when she brought up my breakfast that you eat altogether too much. Sarah's very nice; I like Sarah. And I can see that Jerry dotes on you. You're pampered, Amzi; I can see that you don't resist the temptation to stuff yourself with Sarah's cooking. I'd be a roly-poly myself if I did n't cut off starch and sweets now and then."

There was a sound of steps at the front door, followed by a prolonged tinkle of the doorbell. Amzi glanced up to make sure she was out of sight. He heard her humming as she passed down the hall to her room and then he rubbed his head vigorously as though rallying his wits in readiness for the invasion, and flung open the door.

The two young Amzis and little Susan greeted him effusively and he yielded himself with avuncular meekness to their embraces. They had come bearing gifts which they bestowed upon him noisily, while the remainder of the delegation crowded in. His three sisters kissed him in succession, in the ascending order of age, and he shook hands with his brothers-in-law.

"Morning, Amzi!"

"Morning, Lawrence!"

"Morning, Amzi!"

"Morning, Paul!"

"Morning, Amzi!"

"Morning, Alec!"

These greetings were as stiff as those that pass between a visiting statesman and the local yeomanry at a rural

reception. Lawrence, Paul, and Alec undoubtedly hated this perfunctory annual tribute to the head of the house of Montgomery, but Amzi liked the perpetuation of his father's house as a family center. It did not matter that greed and sentimentalism were back of his sisters' stubborn devotion to the Montgomery tradition; with him it was an honest sentiment; and as to their avarice, to which he was not insensible, it should be said that charity was not least among his rugged virtues.

He made a lark of opening his gifts for the delight of the children. A truce had been effected between the Fosdicks and Watermans by which each of the young Amzis bestowed a box of neckties of approximately the same value upon their uncle. Little Susan gave him a muffler; the sisters had joined in a new easychair which Jeremiah now carried in; their husbands had combined in their usual tribute of cigars. A toy and a five-dollar gold-piece for each child; the little chamois-skin bags of gold-pieces for the sisters; a book for each brother-in-law, completed Amzi's offerings. He announced to the children that he was going to build a toboggan in the back yard for their joint use just as soon as spring came. This was a surprise and called forth much joyous chorusing from the youngsters, whose parents viewed this pendant to the expected gifts with satisfaction, as indicating the increasing warmth of Amzi's affection for their children.

"You are always generous, Amzi," said Mrs. Waterman fervidly. "You can put the toboggan on our lot if you like."

"And cut down the trees! I should rather do without it than destroy a single one of the old beeches," averred Mrs. Hastings, who, having no children to enjoy the felicities of tobogganing, was not deeply interested in the project.

"No trees shall be cut down," replied Amzi quickly; "I'm going to put it on my own place. You can't tell but I may use it myself more or less — after dark. The children won't mind, and the doctors say I need exercise."

Mrs. Waterman pinched her young Amzi, who sweetly chirruped, "We 'd love to have you use it, Uncle Amzi."

"If Uncle Amzi falls off and breaks hims neck, it would be so fun-nee," piped Susan delightedly.

"Susan!" exclaimed Susan's mother, lifting a severe finger.

"It *would* be fun-nee. Would n't it be fun-nee, Aunt Katie? Danny Holton, he fell off hims bicycle going down hims toboggan and breaked one leg; and it ain't got mended yet. And papa says Uncle Amzi 's so fat an' he tumble on the ice it would smash him like a old cucumber. Yes, I did, too, hear him say it. Did n't you hear him say it, mamma?"

Mrs. Fosdick had heard nothing of the kind, for the excellent reason, as her husband declared, that no such impious thought had ever crossed his mind, much less expressed itself in Susan's presence.

Amzi roared with delight, caught up Susan and planted her on his shoulder. Even if Paul Fosdick really had compared him to a mature cucumber it did not greatly matter. Fanny Fosdick glared at her Paul. All the adults present except Amzi were plainly distressed. Mrs. Hastings, being childless and therefore entitled to her opinions as to the rearing of children, resolved that at last she must speak to Fanny about Susie. And all this embarrassment and irritation by the guileless Susie had not disturbed Amzi one whit. Amzi had no intention of rewriting his will to punish Susie, or her forbears.

Hastings, gloomily inhaling a cigarette, turned over the pages of the book which Amzi had given him. It was a late study of the art of Henry Irving, and its bestowal had been a conscious flattery on Amzi's part. Still, it touched unhappy chords in Hastings's bosom. Who was better equipped than he to catch up the fallen mantle of Irving? And here he lay impotent in the hands of the fates that had set him down in a dull village, without means even to hang a moving-picture screen upon the deserted stage of his theater.

Amzi, having crawled over the floor with Susie at some personal inconvenience and distress, was now helping his namesakes to set up the engines he had given them, while their mothers murmured suggestions and warnings. Waterman stood at the window looking out upon the snow-covered lawn. Fosdick scanned the market page in Amzi's copy of the Indianapolis "Advertiser." It was in Waterman's mind that if he had the essential funds he might the next year renew his assaults upon the halls of Congress. The brothers-in-law distrusted and disliked each other. Each, after his fashion, was a failure; and the angle of their several failures had become acute. Their wives made a brave showing to the public and to each other; there was always the Montgomery pride to be sustained.

Amzi, having abandoned the field of engineering to his nephews, contemplated the scene philosophically with his back to the fire. His sisters discussed the annual ball to be given in January by the Sons of Montgomery. They were on the invitation committee, and were confronted with the usual problems of elimination. There was a standard to maintain, and the Newells, who had just moved from Ladoga, and set up a new house and a six-cylinder automobile, were, as every one was saying, *such* nice people; and Newell undoubtedly made a lot of money out of his sawmills; and all that. They were painfully conscious that their husbands were not amusing Amzi or each other.

"Where's Phil, Amzi?" asked Mrs. Waterman.

"Phil has n't showed up yet. I guess she'll be along pretty soon."

"Tom has had her with him over at Indianapolis all week. I don't think he ought to take her over there, to run around town while he's busy. She's had so little experience, and with her heedlessness; and all —"

Mrs. Waterman left the conclusion to their imaginations, and as Amzi made no response and as the other gentlemen seemed indifferent, Mrs. Fosdick threw a bit of kindling upon the dull ashes of the conversation.

"Mary Fanning said she saw Phil on the street with a young man over at Indianapolis, only last Tuesday. It is n't fair of Tom; or right, Amzi —"

"Thunder! I heard what Mary was saying. She saw Phil in Washington Street, with Charlie Holton. What have you girls got against Charlie? If it had n't been for you Phil would n't have known him."

"Oh, there's nothing against Charlie; he's a fine fellow. I did n't know it was Charlie," she ended weakly.

"Well, it was Charlie. Nan Bartlett heard what Mary was saying, and asked her about it, and that was all there was to it: she saw Phil and Charlie walking along Washington Street, just as they might walk down Main Street here at home if they happened to meet. And for that matter Phil has n't been depending on her father for amusement over there. She's been visiting the Fitches — the lawyer Fitch, of Wright and Fitch. Tom's been offered a place in the firm; they're the best lawyers in Indiana; and I guess there's nothing the matter with Mrs. Fitch, is there?"

This was not only news, but it was astonishing news. Mrs. Fitch's name not only guaranteed a scrupulous chaperonage, but the fact that Phil was a guest in her house was significant of Tom Kirkwood's standing at the capital and of Phil's social acceptance by a woman whose name was constantly impressed upon all students of the society columns of the Indianapolis newspapers.

"The last time I was over I saw Mrs. Fitch in a box at the theater, and I must say that I could n't do much for her clothes," remarked Mrs. Hastings.

"You did n't have to do anything for them," said Amzi amiably. "Here, Jerry, put that down on the side table."

Jeremiah had appeared with a tray that supported a huge bowl. This followed established custom: eggnog was always served at these gatherings of the clan. Amzi sent the darky away and began filling the glasses, as he liked to serve the tipple himself. The faces of his brothers-in-law brightened.

The persistence with which their wives fussed about Phil exasperated them, and their attacks upon their niece, open or veiled, always roused Amzi. And there was nothing whatever to be gained, as they knew from long experience, by suggesting Phil's delinquencies. The husbands of Phil's aunts admired Phil; the more the girl annoyed her aunts, the more they admired her.

"Why does n't Phil come?" demanded Fosdick. "The circle is n't complete without her."

Mrs. Waterman had several times during the hour pricked up her ears at sounds above which she was unable to adjust to her knowledge of Amzi's *ménage*. The step on the floor above was not that of the heavy-footed Sarah, nor yet that of the shuffling Jeremiah. Sarah could be heard in the kitchen, and Jeremiah was even now passing cakes and orange juice to the children at the dining-room table.

"Amzi, who 's upstairs?" demanded Mrs. Waterman.

"Upstairs? Thunder! A woman!"

Whereupon Amzi, having handed round the eggnog, stood sipping a glass contentedly in his favorite post by the hearth.

"A woman upstairs!"

"Yep. She 's a woman."

"Amzi!"

Their backs grew rigid. They had never believed their brother capable of such a thing. They exchanged glances that telegraphed the horror of this depravity. If it had been any one else on earth! And the brazenness of it! Hastings and Fosdick grinned at each other, as much as to say that after all you never can tell. It was a pleasant discovery that their brother-in-law was only human. The cheek of the thing was stupendous; his indifference to the fine scorn of their impeccable wives was superb. Hereafter those ladies would be more tolerant of weak and erring man.

Amzi rocked himself on his heels, ignoring them. He had wondered why Lois did not add herself to the family circle. He, too, had heard her quick steps on the floor above, and

had grown impatient at her long delay; but that was part of the joke of it all: Lois would take her time and appear when it suited her convenience. Not for gold, not for much fine gold would he have preluded her approach with any warning. And their ready assumption that they had caught him in an act of impropriety tickled him tremendously. They were all listening now; and there was undeniably something really naughty and devilish in the patter of those French heels!

A door above closed with a bang. The shameless creature was tripping downstairs as gayly as though the house belonged to her. The ease of her descent spoke for youth; it was in three minds that old fools are always more susceptible to the wiles of young adventuresses. The sisters averted their faces from the contaminating sight. Amzi was crossing the room and reached the open door as it framed his sister. He had a fine, instinctive sense of courtesy and even his pudgy figure could not diminish his dignity. He took Lois by the hand and led her to the broad hearth as though the fireplace symbolized the domestic altar, and he was restoring her to its protection.

"This is Lois," he said simply, as she swung round; and as they stared dully he repeated, "This is Lois."

Mrs. Fosdick was nearest, and Mrs. Holton put out her hand to her.

"Well, Fanny!" she said; and then, sweeping them all with her smile, "Merry Christmas!"

Her clasp of Mrs. Fosdick's hand seemed to bring them all to their feet, and she moved quickly from one to the other, with some commonplace of greeting, and a bright smile for each. Clasping the hands of Kate and Josephine together she looked from one to the other and said in her pleasant voice, —

"How like old times it seems; and how nice to come in on you all at Christmas! You are a bit stouter — you two — but Fanny has n't changed a bit. Alec" — she swung round toward the bewildered men — "I don't believe you

know me, but I should have recognized you anywhere. Please, now, which is which of you?"

"That's Paul Fosdick, Lois; and that's Lawrence Hastings. Gentlemen, Mrs. Holton."

"Very glad to meet you, gentlemen. Odd, is n't it? that this should be the first time!"

She gave them her hand in turn in her quick graceful way. Since marrying into the family they had heard much of this Lois, and lo! their preconceived notions of her went down with a bang. They had been misled and deceived; she was not that sort of person at all! She had effected as by a miracle a change in the atmosphere of the room. It was as though the first daffodil had daringly lifted its head under a leaden February sky. Amzi, prepared for an explosion, marveled that none had shaken the house from its foundations. But while the masculine members of the family yielded up their arms without a struggle their wives were fortifying themselves against the invader. Amzi's conduct was wholly reprehensible; he had no right to permit and sanction Lois's return; the possibilities implied in her coming were tremendous and far-reaching. It was a staggering blow, this unlooked-for return. While their husbands stood grinning before the shameless woman, they conferred in glances, furtively looking from each other to the prodigal. Amzi fortified himself with another glass of eggnog.

Lois had dominated the scene from the moment of her appearance. Her entrance had been the more startling by reason of its very simplicity. She was taking everything as a matter of course, quite as though there were nothing extraordinary in the parting of the waters to afford her passage dry shod, through those sixteen years, to a promised land imaginably represented by Montgomery. Her sisters, huddled by the center table, struggled against their impotence to seize the situation. This was not their idea of the proper return of a woman who had sinned against Heaven, to say nothing of the house of Montgomery. Their course was the more difficult by reason of their ignorance

of the cause of her descent upon them. Amzi should suffer for this; but first she must be dealt with; and they meant to deal with her. Their rage surged the more hotly as they saw their husbands' quick capitulation. They, too, should be dealt with!

"Let us all sit down and be comfortable," said Lois easily, and Hastings and Fosdick bumped heads in their mad haste to place a chair for her.

Hastings, with his theatric instincts stimulated, and realizing that silence would give the massed artillery of the enemy a chance to thunder, immediately engaged the newcomer in conversation. Paris and its theaters served admirably as a theme. Lois clearly knew her Paris well; and she had met Rostand — at a garden party — and spoke of the contemporaneous French drama with the light touch of sophistication. French phrases slipped from her tongue trippingly, and added to her charm and mystery, her fellowship with another and wider world. From Hastings she turned to embrace them all in her talk. The immobile countenances of her sisters, reflecting stubborn resentment and antagonism, were without effect upon her. Instead of sitting before them as the villainess of this domestic drama, a culprit arraigned for her manifold wickednesses, she was beyond question the heroine of the piece.

"You remember, Fanny, what a hard business we used to make of our French? Well, in Seattle I had a lot of time on my hands and I put in a good deal of it studying languages. There was a wonderful Frenchwoman out there and I got her to teach me, — all good fun, with her; we used to go places together, and I finally reached the point where I could talk back to a French waiter. I really believe I could set up as a teacher now without being indicted for taking money under false pretenses. You have been over, have n't you, Kate? It seems to me I heard of your being there; but you might all have gone round the world a dozen times! Whose children are those out there? Bring them in and let me have a look at them."

The children were brought in by their fathers and presented without any interruption to her flow of talk. She let fall a question here and there that was presumably directed to one or the other of her sisters, but their faint, reluctant answers apparently did not disturb her. She was treating them as though they were dingy frumps; and they revolted against all this prattle about Paris. It was distinctly unbecoming in a woman whose sins were so grievous to ripple on so light-heartedly about the unholiest of cities when they sat there as jurors waiting to hear her plea for mercy.

"Susan, you dear angel, come here!"

Susie toddled into her aunt's arms, raised a face that stickily testified to her Uncle Amzi's plentiful provision of candy, and was kissed. Mrs. Waterman, formulating a plan of campaign, took a step toward Susan as though to save the child from this desecration of its innocence; but a glance from Amzi gave her pause.

"Oo have booful clothes. Whas oor name?"

"I'm a new aunt; I'm your Aunt Lois. You never heard of me, did you? Well, it does n't matter the tiniest little bit. Something tells me that we're going to get on famously. I should n't wonder, I should n't wonder at all, Susan, if we became the best of friends."

Her voice softened into new and charming tones. She held the sticky, chubby hands unmindfully. She was one of those women who are incapable of an awkward attitude. The child lingered, examining with wide-eyed scrutiny the enchantments of the new lady's apparel.

"She's charming, Fanny," Lois remarked, glancing up suddenly at Susan's mother; "a perfectly adorable baby."

"Oo going to stay in this house? This Uncle Amzi ims house."

"Now, Susan, do you really want me to stay?"

Susan surveyed her newfound aunt gravely before passing upon this question that was so much more momentous than she realized. Lois, bending forward in her low chair

with her head slightly to one side, met the child's gaze with like gravity. It might have been assumed from her manner that she attached the greatest importance to Susan's verdict; there may even have been an appeal in the brown eyes; but if there was it was an affair between the woman and the child in which the spectators had no share.

Susan swallowed.

"Oo stay and play wif me. Uncle Amzi ims going to make big toboggan in ims yard and oo can slide down wif me. And Phil she come and play. Phil make me bow and arroo and Phil, her shooted it at old rooster and ims est runned and runned."

"How splendid!" laughed Lois.

"You may go now, Susan," said her mother, feeling that this flirtation had progressed far enough.

Thus admonished Susan withdrew, while her brother and cousin submitted themselves to the new aunt's closer inspection.

"Two Amzis! It's quite fine of you to perpetuate the name, girls. You must be sure, boys, always to spell your name out; don't hide in behind an initial. These old Bible names are a lot better than these new fancy ones. There must be a million Donalds and Dorothys right now scattered over the United States. Where do you go to school, boys?"

She plainly interested them. She was a new species, and had for them the charm of strangeness. She wore on her wrist a tiny watch, the like of which they had never seen before, and one of them poked it shyly with his finger. She accommodatingly slipped it off and gave it to them to examine, telling them of the beautiful shop in Geneva where she had bought it. Susan returned to share in these further revelations by the wonderful lady. The spectacle of their children gathered at the erring Lois's knees, filled the watchful sisters with dismay. The ease of the woman's conquests, her continued indifference to their feelings, caused their indignation to wax hot.

"The children must go. Run along home now, and, boys,

see that Susie gets home safely. No; you must go at *once!*" said Mrs. Waterman.

"Oo bring lady home to ours house, mamma; my wants to play with lady's watch."

"Skip along, Susan; you'll have lots of time to play with my watch," said Lois. "Oh, wait a minute!"

Jeremiah was bringing fresh glasses for the eggnog, and she sent him to her room to bring down some packages she had left on her bed.

While he was gone she romped with Susan, running back through the hall into the dining-room with the chirruping child trotting after her, and paused breathless as Jeremiah placed the parcels on the center table.

"That is altogether unnecessary; the children have had enough presents," said Mrs. Fosdick. "The children must go at once."

"Oh, these are only trifles; just a minute more," Lois flung over her shoulder.

She peered into a box, inspected the contents with a moment's quick appraisement, and clasped on Susie's chubby wrist a tiny bracelet.

"There, Susan! What do you think of that?"

Susan thought well of it beyond question and trotted to her mother to exhibit the treasure.

Three pairs of eyes looked upon the trinket coldly. Careless of their scorn Lois was enjoying the mystification of the young Amzis, to whom she held out two boxes and bade them make a choice. She laughed merrily when they opened them and found two silver watches as like as two peas.

There was no questioning Lois's complete success with the children. Their fathers responded in grateful praise of the gifts: their Uncle Amzi said "Thunder!" and expressed his delight.

"Now, you youngsters run along or I'll get scolded for keeping you. Scoot!"

Lois urged them to the door, where Susan presented her face for further osculation.

"You should n't have done that, Lois; it was altogether unnecessary," announced Mrs. Fosdick.

"Oh, those things! they're not of the slightest importance. I did n't know just how many youngsters you had, and the shops over there are simply irresistible."

She ladled herself a glass of eggnog composedly, as though wholly unconscious that the withdrawal of the noncombatants had cleared the field for battle.

The sisters, having sipped Amzi's Christmas tipple apprehensively, noted that this was Lois's second glass.

"Well, what are you all doing with yourselves?" she asked, sinking into a chair. "Kate, I believe I look more like you than either Fanny or Jo. I think you are taller than I am, but we have the same complexion. My face is all chopped up from the sea; it was the worst crossing I ever made, but I only missed one day on deck. The captain is the best of fellows and kept an officer trailing me to see that I did n't tumble overboard."

She glanced at Hastings as though he were more likely than the others to respond to observations on sea travel. He declared that he always preferred winter crossings; it was the only way to feel the power and majesty of the sea.

"I always feel so," said Lois.

Amzi fidgeted about the room, wishing they would all go.

"Lois," said Mrs. Waterman, gathering herself together, "you will understand, of course, that we don't mean to be unkind, but we feel that we have a right — that it is only proper and just for us to know why you have come back in this way, without giving us any warning, so that we might prepare ourselves —"

Lois's brows lifted slightly; the slim fingers of her right hand clasped the gold band by which the blue enameled watch was attached to her left wrist. She tilted her head to one side, as though mildly curious as to the drift of her sister's remark.

"Oh, you must n't mind that at all! I should have been sorry if you had gone to any trouble for me. Dropping in

this way, what should one expect?" A pretty shrug expressed her feeling that nothing at all had been expected. "Jo, do you remember that time you were running from Captain Joshua Wilson's cow, in his pasture over there beyond the college, and you fell over a fence and cracked a tooth, and how you bawled about it? And I suppose that gold tooth is a memento of the occasion. We used to be the maddest of harum-scarums in those days!"

It was not wholly kind, perhaps, for a woman whose white, even teeth were undisfigured by fillings thus to direct attention to the marks of the dentist's tool in her sister's mouth. And yet Lois had not meant to be unkind; the past as symbolized by Captain Wilson's cow sent her off tangentially into the recent history of Captain Joshua's family, and she demanded information as to the Wilsons' daughter Amanda, who ran away and married an army officer she had met at Columbus, Ohio. As the sisters had never liked Amanda Wilson, they were not pleased to be obliged to confess that the marriage had been a satisfactory one in every particular, and that Amanda's husband was now a colonel. The barometer fell steadily and the gloom of the Arctic night deepened in the faces of the trio.

"Anybody have any more eggnog?" asked Amzi guilelessly.

"I think," said Mrs. Fosdick furiously, "that we've all had enough of that stuff."

This was the least bit pointed, as her husband was at that moment filling a fourth glass for himself.

Mrs. Waterman renewed her attack, drawing nearer to the culprit.

"Of course, you realize, Lois, that after all that has happened, your coming back here, particularly unannounced, creates a very delicate situation. It can't be possible that you don't understand how it complicates things — that as a matter of fact —"

"Oh, as a matter of fact it's a great bore to talk of it! I suppose I'm the one that's likely to be most annoyed, but

you need n't waste any time being sorry for me. I did n't have to come; nobody asked me. You'll not be in the least embarrassed by my coming. I don't look as though I were in deep distress about anything, do I? Well, I'm not. So don't prepare to weep over me. Tears are bad for the complexion and puckering up your face makes wrinkles."

Fosdick snickered, an act of treachery on his part which brought his wife to Mrs. Waterman's support. Fanny Fosdick was readier of speech than Josephine, who was inclined to pomposity when she tried to be impressive.

"You can't dodge the situation in any such way; you had no right to come back. Your coming can only bring up the old scandal, that we have been trying to live down. It's not a thing you can laugh off. A woman can't do what you did in a town like this and come back expecting everybody to smile over it."

"And Jack Holton has just been here; that was bad enough!" threw in Mrs. Hastings. "And if you are still running after *him* —"

"Girls!" exploded Amzi, "you'd better cut all this out. You're not going to help matters by fussing over what Lois did. I'm sure we're all glad to have her back; I'm sure we've always hoped she would come back."

"I think the least you say about it the better, Amzi," said Mrs. Waterman witheringly. "It's your fault that she's here. And if you had honored us with your confidence and taken our advice —"

"Thunder! what would you have done about it! I did n't think it was any of your business."

This from the potential benefactor of their children was not reassuring. The financial considerations crystallized by the return of the wanderer were not negligible. Every one in Montgomery knew that Jack Holton had come back to wrest money from William, and it was inconceivable that Lois had not flung herself upon Amzi for shelter and support. And as they had long assumed that she was a pensioner upon her brother's bounty, they were now convinced by

the smartness of her gown and her general "air" as of one given to self-indulgence in the world's bazaars, that she had become a serious drain upon Amzi's resources.

"I think," declared Mrs. Waterman, "that it is a good deal our business. We can't make the world over to suit ourselves, and we can't fly in the face of decency without getting scratched. And when a woman brought up as Lois was does what she did, and runs through with her money, and comes home —"

She gulped in her effort to express the enormity of her sister's transgressions; whereupon Mrs. Fosdick caught the ball and flung back: —

"Of course, if Lois is in need of help, we all stand ready to help her. She must understand that we feel strongly the ties of blood, and I want to say that I 'm willing to do my share, in the very fullest sense."

Lois rose impatiently.

"Don't be a lot of geese, you girls! Of course, you're all cut up at seeing me so unexpectedly, but I'm not going to let you be foolish about it. It's all in a lifetime anyway: and I really wish you would n't say things which to-morrow or the day after you 'll be sorry for. I understand as perfectly as though you ran on all night just how you feel; you're horrified, ashamed, outraged — all those things. Bless me, you would n't be respectable women if you were not! If you fell on my neck and kissed me I should resent it. Really I should! You would be a disgrace to civilization if my showing up here on Christmas morning did n't give you nausea. I've been divorced twice, and anybody with any sort of nice feeling about life would make a rumpus about it. I'm rather annoyed about it myself; so that's all perfectly regular. You have said just what you ought to have said and you feel just as you should feel. Now that's understood, why not talk of something else and be comfortable?"

The three men had discreetly betaken themselves across the hall and the children of Amzi II were alone.

"You forget, Lois, that there are other persons besides

ourselves to consider. If it were just Amzi and us —" persisted Mrs. Waterman, shifting her ground before this shameless confession.

"There's the whole world, when you come to that," said Lois. "What's in your mind, Jo, — Tom and Phil? Well, there's nothing novel in that; I thought about them a good deal before I came back. You may scratch Tom off the list; he's clear out of it. But as for Phil —"

"As for Phil, you have no right —"

"I have n't the slightest claim on Phil, of course; I never said I had, and I don't pretend to have. Please don't assume, Fanny, that I've lost all the wits I ever had! I'll say to you frankly that I feel that my coming may be troublesome to Phil; and yet the fact that I am here" (she smiled and threw out her arms, allowing them to fall to emphasize the futility of words) — "the fact that I am here shows that I have considered that and decided to take the risk of coming, in spite of Phil."

"Lois, you don't seem to have the slightest comprehension of the case — not the slightest," urged Mrs. Waterman, resenting the smile with which her sister had ended. "You brutally abandoned Phil; and now you come back to spoil her life. I did n't suppose there was a woman in the world so callous, so utterly without shame, so blindly selfish —"

Amzi paused in his stride across the room and planted himself belligerently before his oldest sister. His eyes bulged angrily.

"Josie, you can't talk like that to Lois; not in this house! I tell you, Lois is all right. If you don't like her, you can let her alone. I'm not going to have you talk to her like this — not here. Now I want you to understand, you, Josie; you, Kate; you, Fanny" (he indicated each in turn with his pudgy forefinger) "I would n't let her badger you, and I'm not going to let you jump on her."

"You talk like a fool, Amzi," said Mrs. Waterman, angry tears flashing in her eyes. "If you realized what we have always stood for in this community, and what it means to

you as well as the rest of us; and poor little Phil, and all—"

"What have you all got to do with Phil? Phil's all right," he shouted hoarsely.

"I think," shot Mrs. Hastings, "that the easiest thing for Lois, and the best thing, is for her to go quietly without seeing Phil."

"That's my own opinion," affirmed Mrs. Fosdick.

Lois listened with her detached air, as though the subject under discussion related to some one she knew slightly but was not particularly interested in.

"Bless me! Such a wow and a wumpus. You really think I'd better go?" she asked casually.

The three, accepting this as a sign of yielding, chorused an eager, sibilant Yes.

"Think of Phil, just at the threshold of her life. We've done our best for poor dear Phil," said Mrs. Fosdick chokingly. "Amzi can't deny that we've tried to do our duty by her."

"Of course, you have all been nice to her," remarked Lois, picking up a box of candy and shaking it to bring to the surface some particular sweatmeat.

"It has not been so easy to bring Phil up!" declared Mrs. Waterman, enraged that Phil's mother should take their assumption of responsibility for the child's upbringing so lightly, so entirely as a matter of course.

"You ought to know, without our telling you, Lois," said Mrs. Hastings, "that your coming back will be the worst thing possible for dear Phil. If you think about it quietly for an hour or two, I'm sure you will see that."

"You ought to go down on your knees to God with it!" boomed Mrs. Waterman, "before you think of contaminating her young life. It's only right that we should talk to our pastor before coming to a decision."

Amzi snorted and walked to the window. There he saw as he looked out upon the lawn something that interested him; that caused a grin to fasten itself upon his rubicund counte-

nance. Phil, under a fire of snowballs from a group of boys who were waiting with their Christmas sleds for a chance to hitch to a passing vehicle, gained Amzi's gate, ducked behind the fence to gather ammunition, rose and delivered her fire, and then retreated toward the house. Her aunts, still stubbornly confronting her mother, and sobbingly demanding that Phil be kept away pending a recourse to spiritual counsel, started at the sound of an unmistakable voice. Amzi, chewing his cigar, watched Phil's flight up the path, and noted the harmless fall of the final shots about her. She waved her hand from the doorstep, commented derisively upon the enemy's marksmanship, and flung the door open with a bang. A gust of cold air seemed to precipitate Phil into the room.

"Hello, Amy! Merry Christmas, everybody!"

Amzi walked toward Lois. "Phil, this is your mother."

Mrs. Hastings glided from her post by the hearth until she stood between Phil and Lois, who stood with her back to the center table, the tips of her fingers resting upon it. Her face betrayed no apprehensions. For the moment she was out of the scene and the contest lay between Phil and her aunts.

"Phil, this is not the place for you! Go into the other room at once," said Mrs. Hastings, swallowing a sob.

Amzi struck a match and lighted a cigar with his habitual three puffs. Across the flame he saw Phil sweeping the group with her eyes. She stood erect, her hands in her muff to which particles of snow clung where it had fallen in her encounter with the boys at the gate. The crisp air had brightened her cheeks. She wore that look of unconcern for which she had been distinguished as a child. She moved her head slightly, to avoid the figure of the intercepting aunt, and met for an instant her mother's indifferent, unappealing gaze. Her intuitions grasped the situation and weighed its nice points. Phil had rarely in her life been surprised and she showed no surprise now.

"It 's rather cold, is n't it, Phil?" Lois remarked.

"Chilly in here — rather!" said Phil in the same key.

"Phil!" thundered the aunts.

"Christmas is nicer with snow. I hate green Christmases," observed Lois, who had not changed her position.

"I've never seen but two," replied Phil, as readily as though the dialogue had been rehearsed; "and I hated them." Then, drawing her hand from her muff, she flung it out in a burlesque of the amateur recitationist: —

> "O pray, upon my Christmas morn,
> Let snow the leaf-shorn boughs adorn.

How *is* that, Amy! A little worse than my worst?" She stepped round her Aunt Kate, shook hands with her mother, then upon second thought dropped her muff, seized both her hands, and kissed her.

"Were you all really just about going? I'm late! Made nine stops on the way, took a brief sleigh-ride with Captain Wilson, ate too much butter-scotch at the Bartletts', and here we are!"

She pushed a chair toward the hearth so violently that the castors screeched and her Aunt Kate jumped to avoid being run over.

"Why not sit down, mamma? Amy, where's my present? Here's me to you."

She picked up her muff, drew out a parcel tied with red ribbon, with a bit of mistletoe tucked under the bow-knot, and tossed it to Amzi.

"It's perfectly bully that you're back," she said, addressing herself again to her mother. "Actually here all right, — a real Christmas surprise. I'll take that up with Amy later; he's no business playing such a trick. But it must tickle you to see how dee-lighted everybody is! Oh, are you off, Aunt Josie? Hello, Lawrince!" She turned to wave her hand to Hastings at the door, where Waterman, Fosdick, and he had witnessed their wives' discomfiture. Those ladies were now attempting to impart to their exits the majesty of righteous indignation.

Phil kicked an old carpeted footstool to the hearth, and dropped upon it at her mother's feet.

"What an old fraud Amy is not to have told me!"

She waited for the ultimate sounds of departure, and kissed her fingers to the closed door.

Then she raised her arms quickly and drew down her mother's head until their cheeks touched.

"Thunder!" said Amzi, and left them together.

CHAPTER XVII

PHIL'S PERPLEXITIES

PHIL reached home shortly before one, and called her father's name in the hall without eliciting a response. The odor of roasting turkey was in the house, and she noted that the table was set for four. The maid-of-all-work was moulding cranberry jelly when Phil thrust her head into the kitchen.

"There's going to be company for dinner," the woman explained. "Your pa came in and told me so. He's gone down to his office for a minute."

Phil had not heard that they were to have guests. She stood in the dining-room viewing the two extra places and wondering whom her father had asked. Usually on holidays, when the rest of the family assembled at Amzi's, the Kirkwoods had eaten their midday meal alone. If he had asked the Bartletts' to share this particular Christmas feast it must have been without premeditation, for she had herself visited the sisters on her way to Amzi's, and nothing had been said about a later meeting. It was not like her father to invite guests without consulting her. Her mother's return had changed the world's orbit. Nothing was as it had been; nothing seemed quite real. The house in Buckeye Lane, about which so many happy memories clustered, was suddenly become distorted and all out of drawing, as though she viewed it through a defective window-pane. She went upstairs and glanced warily into her father's bedroom, as though fearing to find ghosts there.

As she redressed her hair she regarded herself in the mirror with a new curiosity. She was a stranger to herself; she was not the same Phil Kirkwood who had stood before the glass that morning, but a very different person—a Phil who

had come suddenly upon a hidden crevasse in the bright, even meadow of her life and peered into an undreamed-of abyss.

If her mother — that mother who had always lived less vividly in her imagination than her favorite characters in fiction — had not proved so bewilderingly, so enthrallingly captivating, so wholly charming and lovable, she might have grappled the situation with some certainty. But no woman had ever been like that! Her mother was the most wonderful being in the world! Little by little through the years her aunts had been creating in Phil's mind a vulgar, vain, wicked figure and pointing to it as a fair portrait of her mother. She had always disliked her aunts; she found herself hating them now with a passionate intensity that frightened her.

She flung herself down in the window-seat and looked toward Main Street with unseeing eyes. A wonderful voice murmured in her ears, speaking a new language. She tried to recall what had been said as she crouched at her mother's feet, her head in her lap, before the fire in Amzi's living-room; but it was like the futile effort to recall an elusive strain of music. She had felt curiously no disparity of years in that interview; it had been like a talk with a newfound sister, or with a girl with whom she had established one of the sudden intimate friendships of school days. This wonderful Lois touched with a warm brilliancy innumerable points and surfaces that flashed and gleamed before Phil's fascinated, eager eyes. She had satisfied her curiosity as to Phil in a dozen direct questions that elicited information without leaving any ground for discussing it. Was Phil well? — and happy? What was Phil most interested in? Had there been money enough for her needs? And always with the implication that if the answers to these questions should not prove satisfactory, it did not greatly matter, as the deficiencies could easily be supplied.

They were to see each other, Phil and this enchanting mother — to-morrow; yes, there had been definite agreement upon that. But Lois had seemed as indifferent to days

after to-morrow as to days before yesterday. And while this troubled Phil, she had caught so much of her mother's spirit, she had been so responsive to the new amazing language that fell so fascinatingly from her mother's lips, that she accepted the promise of a single to-morrow without misgivings. Sufficient unto the day was the wonder thereof!

She drew from her pocket a wristlet of diamonds, which Lois had given her as they parted at Amzi's door. The gems sparkled in the sunny window. It was a trinket of beauty and value, and Phil clasped it upon her wrist and contemplated it with awe and delight. It was worth, she assumed, almost or quite as much as the house in which she lived; and yet her mother had bestowed it upon her with gay apologies for its paltriness — this mother out of a fairy-tale, this girlish mother with the wise, beautiful eyes, and most entrancing of voices.

The gate clicked and she glanced down at the yard. Her father was bringing Rose and Nan to the house! They were walking briskly, and advanced to the door laughing. The women looked up, saw Phil, and waved their hands. Her father flung a snowball at the window. Happiness was in the faces of the trio — a happiness that struck Phil with forebodings. She had never in her imaginings thought an hour would come when she would begrudge her father any joy that might come to him; even less had it ever seemed possible that she would look forward with dread to meeting Rose and Nan. She hid her mother's gift and ran down to let them in.

"You remember," said her father, "the Maryland epicure's remark about the turkey being an annoying bird — just a leetle too big for one and not quite big enough for two? I decided to see how it would work for four."

"We did n't know we were coming, Phil, when we saw you. Your father came along afterward and found we were going to eat a plain, domestic duck by ourselves; and we weakly, meekly fell," explained Rose.

"There can't be a real Christmas unless there 's a party;

and I thought it about time we had a quiet little celebration of 'The Gray Knight of Picardy' — seventh edition now printing, and the English rights well placed. Phil, it's up to you to carry on the literary partnership with Nan. I'm out of it. I'm going to write the publisher at once to go ahead and enlighten the wondering world as to the authorship of the 'Gray Knight' — Miss Nancy Bartlett, of Buckeye Lane!"

"You shall do nothing of the kind, Tom," declared Nan with emphasis; and immediately blushed.

This was the first time Phil had heard Nan call her father by his first name. To be sure, he always addressed both Nan and Rose by their Christian names; but that was not surprising, as he had known the Bartletts' well from the time of his coming to the college, when every one called him Professor or Doctor.

At the table Nan and Kirkwood did most of the talking, and now and then they exchanged glances that expressed to Phil some new understanding between them. It had never before been so clear to Phil how perfectly sympathetic these two were. Her father was a clever man and Nan Bartlett an unusually clever woman. At other times Phil would have delighted in their sharp fencing; the snap and crackle of their dialogue; but her heart ached to-day. She felt the presence of a specter at the table. She heard that other voice with its new and thrilling accents, that careless, light laugh with its gentle mockery. She was recalled from a long reverie by a question from Rose.

"How did you find the gathering of the clans at Amzi's?"

"Just about as cheerful as usual," replied Phil colorlessly.

"Amzi's seat will be in the front row of the heavenly choir-loft," observed Nan. "What he has taken from those women has given him a clear title to joys ineffable."

"Amy is not a mere man," said Phil; "he is a great soul."

She had spoken so earnestly that they all looked at her in surprise. If she had referred to her uncle as a brick, or a grand old sport, or the dearest old Indian on the reserva-

tion, they would have taken it as a matter of course; but Phil was not quite herself to-day.

"Don't you feel well, Phil?" asked Nan, so pointedly referring to the unwonted sobriety with which she had spoken of her uncle that they all laughed.

"The aunts must have been unusually vexatious to-day. You're not quite up to pitch, Phil. Too much candy has spoiled your appetite," remarked her father.

"I guess my sweet tooth did betray me into indiscretions," she answered with an effort at lightness; and added,

> "The bonbon and the caramel
> Poor Phyllis did waylay;
> And being only a weak mortal young thing to whom
> Christmas comes but once a year,
> Is it surprising what befell?
> For she knew not the sad word Nay."

"Oh, unutterable horrors! That's the worst you ever perpetrated!" cried her father. "Just for that you shall eat another piece of mince pie."

"Nothing of the kind, Tom; we must not add to the sufferings of one whose own rhymes are punishment enough," said Nan.

The two women looked at Phil more closely. She seemed preoccupied and her contributions to their banter were perfunctory and spiritless. When they were established in the living-room, Phil crouched on a stool by the fire. Concealment and dissimulation were so wholly foreign to her nature that it was with difficulty that she resisted an impulse to blurt out the whole thing. They would know within a few hours of her mother's return, and the fact that she had withheld the information would make her situation more difficult. She saw her father furtively touch Nan's hand; he was beyond question very much in love with her; and Nan had practically confessed, on that memorable afternoon following Amzi's party, her regard for Kirkwood. Then it had seemed to Phil the most natural and rational thing in the world for her father and Nan to marry; but now

in this whirling chaos to which the world had been reduced, the thought of it was abhorrent. No wonder they looked at her curiously, not understanding her silence. Phil loved them all! Phil wanted everybody to be happy! Yet clearly happiness even in the small circle of her nearest and dearest was impossible. Her nimble fancy led her over rough chaotic peaks in an effort to find a point from which to survey the general desolation. In practical terms she reasoned that men and women sometimes remarried after a long estrangement. Perhaps — But she was unable to push beyond that perhaps.

The bell rang and she was glad of the interruption. Fred Holton had come to call. Kirkwood greeted him cordially, and they widened the circle before the grate to admit him. Phil addressed herself to Fred with the kindliness he always inspired in her. He was a trifle abashed by the presence of the Bartletts, and on seeing them, furtively dropped a package he had brought on a chair by the door. Phil, inspecting it glancingly, saw her name scribbled on the paper wrapper.

"Christmas gift! Who guesses this is a Christmas gift for me?"

"Everybody!" cried the Bartletts.

"I guess it's a book. I hope it's a book. I shall be disappointed if it is n't a book," continued Phil.

Fred blushed, and said it was n't anything. The clerk in the bookstore had recommended it, and he thought Phil might like it. Phil tore off the wrapper and held up "The Gray Knight of Picardy." The sight of it sent a quick, sharp pain through her heart. It was no longer merely the best tale of the season that her father and one of her dearest friends had written, but a book her father and the woman he loved had written; and this, in the light of the day's events, was a very different matter.

"Thank you, Fred. It's nice of you to think of me. And I'm sure it's a good story."

"They say it's awfully funny," said Fred.

Nothing seemed funny to Phil; but she exerted herself to be entertaining. She was in a mood to be touched by his gift. Charles Holton had sent her a box of roses from Indianapolis and they were nodding from the tall vase on the mantel. She saw Fred eyeing them, and hastened to say that books made the finest possible gifts.

"It must be lonely in the country to-day," remarked Nan. "But I suppose you've spent the day in town."

"Only part of it," replied Fred. "I could n't desert the live stock; and I have a man there with me. We had our Christmas feast and I hopped on the interurban."

"Turkey?" asked Phil.

"No; rabbit. Rabbit's much more wholesome for Christmas than turkey. We sell turkeys to the city folks and feast on rabbits when we need them. I poached this one, too. But don't tell Mr. Montgomery. It ran under his fence into my pasture, and fearing it was my last chance for Christmas dinner, I pulled the trigger. Is that a high crime, Mr. Kirkwood?"

"Not at all. We'll assume that it was really your rabbit that had just been out for a stroll on Mr. Montgomery's side of the fence. I'll promise to get you off if you're prosecuted."

"I should think it would be quite grand and splendid to own a farm and go out and pick off game that way," said Phil musingly. "Monarch of all you survey, and that sort of thing. When I had a Flobert rifle in my enchanted youth and shot sparrows in our back yard, I had something of the same exalted feeling. Only our estate here is too limited. The neighbors kicked; so many wild shots. Absurd how sensitive people are. But I suppose if I had n't broken a few glasses of new quince preserves the lady across our alley had put to sun in her kitchen window, I might never have lost the gun."

"I don't seem to remember that incident of your career, Phil," said Rose.

"I hope nobody does. The lady's husband happened to be the town marshal, and he told daddy a lot of sad things

that were going to happen to me if I did n't stop shooting at his perfectly good wife as she followed her usual avocations."

The Bartletts were relieved to find Phil restored to something like her normal cheerful self. They all enlarged upon the impingement of her bullets upon the marshal's wife's quinces, discussing the subject in the mock-serious vein that was common in their intercourse. If Phil had killed her neighbor, would it have been proper for the defense to prove that the quinces were improperly prepared? Kirkwood insisted that such testimony would have been grossly irregular and that an able jurist like Judge Walters would certainly have rejected it. They played with the idea of Phil's heinous crime until they wore it out.

"Put on the black cap and tell me when I 'm to die," said Phil. "I 'm guilty. I really did kill the woman and I buried her under the plum tree in her back yard. Now let 's think of something cheerful."

Nan and Kirkwood dropped out of the circle a little later, and Phil heard them talking in subdued tones in the library. Rose withdrew to the window and became absorbed in a book.

"I saw you and Charlie that day you climbed up the bluff," said Fred the moment Rose was out of hearing. "I hope you won't do that any more. I hope you won't ever do things like that again!" he ended earnestly.

"It was just a lark; why should n't I do it?"

"The chances were that you'd fall and be killed. You had no right to take the chance. And Charlie had no right to let you do it."

"Charlie had n't anything to do with it. He could n't have helped himself," said Phil defensively.

"Then the rest of them down on the creek should have stopped you. It was the craziest thing I ever saw."

"I suppose it was silly," Phil admitted tamely, "but it 's all over now."

It was in her heart to say that nothing greatly mattered,

and yet there was a certain comfort in knowing that he cared. His blue eyes told her frankly how much he cared; and she was not unmindful of the wistful smile with which he regarded her.

His glance wandered from her face to the long-stemmed roses on the mantel-shelf behind her. He knew perfectly well where those roses had come from. She saw the resentment in his eyes. The resumption of social relations between her aunts and the Holtons that had brought her in contact with these nephews of Jack Holton struck her in a new light, with Fred there before her, with Charles's roses flaunting themselves unrebuked in her father's house. She had no business to be receiving Fred Holton; Charles's flowers assumed suddenly a dire significance. She meant to be rid of them the moment she could do so without attracting attention. It was on her tongue to say something unkind to Fred; her loyalty to her mother seemed to demand it. And yet neither Fred nor Charles had been in any wise responsible for her mother's tragedy. Fred had risen and stood before the fire with his arms folded. The care he took to make himself presentable, expressed in his carefully brushed clothes; the polish on his rough shoes; his clean-shaven face, touched her now as at other times. She wondered whether, if they had been alone, she would not have confessed her perplexities and asked his counsel. In their talks she had been impressed by his rugged common sense, and her plight was one that demanded the exercise of just that quality. Rose turned the pages of her book. Her father and Nan continued their conference in low tones in the adjoining room.

"You promise — don't you — that you won't ever do foolish things like that any more," and Fred put out his hand half in farewell, half as though the clasp he invited would mean a pledge.

"Please forget it. I'll probably never have another chance. That was the kind of thing you do only once; there would n't be any fun in doing it over again."

"Your father has been mighty nice to me: I wanted to tell him I appreciated it. I felt I'd like to say that to him on Christmas — just a kind of sentimental feeling about it. But you please say it for me. He'll understand; I could n't say it before the others."

She responded passively: there were a good many things that she must say to her father!

Kirkwood and Nan reappeared as they heard Fred saying good-bye to Rose.

Nan said she and her sister must be going, too, as they had some calls to make. At the door Nan kissed Phil, and asked her to come to see her the next day. The kiss and this special invitation, half-whispered, confirmed Phil's belief that her father and Nan would have told her of their engagement if Fred's coming had not interfered. She was glad for the delay, and yet it would have been easier in many ways to have met the issue squarely before Nan and Rose. She and her father watched Fred and the women pass from sight toward town.

"He seems to be a nice fellow," remarked Kirkwood, as they returned to the living-room — "a clean, manly sort of chap."

"He's all that," replied Phil. "He came to thank you for something: he's too shy to talk much in company and he asked me to tell you how much he appreciated something or other you had done for him."

"Queer chap, for a Holton," Kirkwood observed, striking a match on the underside of the slate mantel-shelf. "There's a real nobility in that boy. He did n't tell you what he wanted to speak to me about? That's better yet. I imagine his brother is n't so shy about publishing his good works before men."

Kirkwood's eyes sought the roses. The "attentions" Phil was receiving had roused in him the mixed bewilderment and awe with which a father realizes that he has on his hands a daughter upon whom other men have begun to look covetously. Half a dozen young fellows were dancing

attendance upon Phil. In the hotel and at the theater in Indianapolis men and women had paid her the tribute of a second glance, and Mrs. Fitch had been enthusiastic about her. His tolerant spirit had not visited upon the young Holtons the sins of their uncle. Charles's devotion to Phil had rather amused him; he had taken it as an oblique compliment to himself, assuming that it was due to anxiety on Charles's part to ingratiate himself with Phil's father quite as much as with Phil.

"I suppose what Fred meant was a little matter between us in the traction business. You know that farm he settled on next to Amzi's? He's turned it over to me."

"You mean he does n't own it any more?" asked Phil.

"Strictly speaking, no. In the general Holton mess he thought he ought to surrender the property. Rather quixotic, but creditable to the boy. You see Charlie was executor of their father's estate. Charlie's beyond doubt a very smooth young person. And no end plausible. He got Fred to take that farm in settlement of all claims against Samuel's estate. And when Fred found out there was trouble over his father's financiering of the Sycamore he hopped on the trolley and came to the city and turned over the farm to me as trustee. He seemed no end grateful to me for allowing him to do it."

"But you did n't let him — it is n't fair! Why the farm's no good anyhow! And besides, Charlie would n't have done Fred an injury. He talked to me the other day at his aunt's skating-party about all that traction business and I'm sure he never meant any harm. He could n't help what his father did. But to take Fred's farm away — why, daddy, that would be the supreme grand lim*ite!*"

Kirkwood laughed and pinched her chin.

"What a terrible young person you are! You seem to forget that I'm not the Holtons' attorney. I'm hired by the poor innocents who bought Sam Holton's bonds, and it's my business to get all the money for them I can. Charles's tricks with his father's estate only figure incidentally, but

they have a dark look. It's merely a case of the sins of the parents being visited upon the children —"

He had been speaking half-carelessly, not really heeding what he said, and he arrested himself with an impatient shrug of the shoulders. The visitation of a parent's sins upon children was not a subject for discussion in that household, as Phil realized with a poignancy born of her morning's adventure. Kirkwood was instantly contrite as he saw tears in Phil's eyes. He would not for worlds have wounded her. It was impossible for him to know how in her new sensitiveness this careless speech, which a day earlier would have passed unheeded, aroused all her instincts of defense. She was half-aware of the irony by which their talk about the nephews of Jack Holton had carried them with so fateful a directness to her mother.

Kirkwood frowned. His former wife was of all subjects the most ungrateful on this Christmas day. The old wounds had healed absolutely and the scars even had vanished in his new hope and happiness. He did not mean to have his day spoiled. He crossed the room to the window where Phil stood pulling idly at a withered geranium leaf. He drew her round and kissed her.

"Forgive me, dear old Phil! I would n't hurt you for ten thousand kingdoms. And I did n't mean that. I don't think it; moreover, I don't believe in that philosophy."

His contrition was unmistakedly sincere; yet she knew that if he had not obliterated the thought of her mother from his mind he would not have let slip that reference to parental sins. His forgetfulness was worse than the offense itself.

She experienced a sensation, new in all their intercourse, of wanting to hurt him. This was, in all kindness and charity, the instant for announcing her mother's return; and yet before making that disclosure Phil meant to force him to tell her in so many words that he was engaged to marry Nan. This was the most astonishing of all Phil's crowding experiences of the day, that she harbored with cruel satisfaction

the thought of inflicting pain upon her father — her old comrade, with whom she had so joyfully camped and tramped and lived so many happy days in this little house, where now for the first time shadows danced malevolently.

"I wanted this to be a happy day, Phil. What do we care about the Holtons or Sycamore Traction! Charlie and Fred are all right, and I must say that I've been a good deal pleased by the attitude of both the young fellows. But I have something to tell you; something you've been prepared for for a long time in that wise, old head of yours. It's made me the happiest man in the world; and I hope it will make you almost as happy. And I believe it's for your good; that it's going to be a great big factor in working out all your problems and mine! Come now, forgive me, and tell me whether you want three guesses as to what it is!"

He rested the tips of his fingers on her shoulders, standing off and looking at her with all the old fondness in his eyes. He had spoken buoyantly; his manner was that of a young man about to confide a love affair to a sympathetic sister.

Phil slipped from under his hands and stood rigid, with her back against the geranium box. She swallowed a sob and lifted her head to meet the blow. He would not have it thus, but caught her hands and swung them in a tight clasp.

"It's Nan, Phil, dear: Nan's promised to marry me! She's been saying she never would. It was only last night she agreed to take this poor old wreck and try to make a man of me. We meant to tell you to-day if Fred Holton had n't come in, and then the girls had to run. But nobody is to know for a month yet; we mean to be married at Easter. That last point we fixed up just now in the library. You see what a lot of things can happen right here in dear old Montgomery within twenty-four hours."

He waited for one of her characteristic Philesque outbursts — one of the tumultuous mussings with which she celebrated her happy surprises. Nothing was needed to complete his joy but Phil's approval, about which he had never had the

slightest question. In his last talk with Nan on Christmas Eve they had discussed Phil and the effect of their marriage upon her rather more than upon themselves. And he had now exhausted himself upon the announcement; there was nothing more that he could say. Phil's hands were cold in his, and with an almost imperceptible pressure she was thrusting him away from her. Two great tears welled in her eyes and stole down her cheeks.

"Why, Phil! I thought you — you of all people in the world —"

"Mamma has come back!" said Phil colorlessly; and repeated, "mamma has come back. She is at Uncle Amy's, and I have seen her."

There was silence for a little space while he stared at her. Their eyes met in a long gaze. He grew suddenly white and she felt the trembling of his hands.

"O God, no!" he said hoarsely. "You don't mean that, Phil. This is a joke — not here; not in Montgomery! She would never do that. Come, you must n't trifle with me; it's — it's too horrible."

His voice sank to a whisper with his last word. The word and his tone in uttering it had not expressed the full sense of the horror that was in his face.

"It is true, daddy," she said softly, kindly. "I have seen her; I have talked with her."

"You saw her at Amzi's?" he asked dully.

"Yes; she came last night. I did n't know it until I got to the house this morning. They were all there, and when I went in they tried to send me off; they thought I ought n't to see her."

"There was a scene, then; they were ugly about it?"

"They tried to be; but it did n't go!"

He noted the faltering triumph of her tone and looked at her more closely.

"They wanted her to go and she held her ground against them?"

"I held it with her," said Phil.

"You did n't think she should go; was that it, Phil?"

"I did n't think she should be treated like a dog!"

Phil drew away, with her head held high, her fists tightly clenched. Kirkwood walked slowly across the room thrice while she stood immovable. He recalled her presence in a moment and remarked absently: —

"Amzi should have told me. It was n't fair for him to do this. If I had known last night that she was here —"

He broke off with a groan. The resigned, indifferent air he had lately flung off possessed him again, and seeing it the pity stole back into her heart. She moved about, avoiding him, fearful of meeting again that hurt, wounded look in his eyes. The short day was drawing to an end, and the shadows deepened. He was mechanically lighting his pipe, and she crouched in her favorite seat by the fire.

"It's a little tough, Phil," he said finally with a revival of courage, pausing in his slow, aimless wandering through the rooms. "It's a little tough after so long, and *now*."

She could not controvert this; she merely waited to see what further he had to say. He paused presently, his arm on the mantel-shelf, his fingers nervously playing with his pipe.

"What is she like, Phil?"

"Oh, she is lovely! She is the most charming woman that ever lived!"

"You liked her, then; she was nice to you?"

"She is dear and sweet and wonderful! Oh, I did n't know she would be like that!"

His eyes opened and shut quickly. There was an implied accusation against him in the fervor of her admiration for the wife who had deserted him. He groped for something in self-justification with which to confute Lois Montgomery's daughter.

"You found her what you would like your mother to be, — you did n't think her hard or cruel?"

"No."

"You would n't have thought her a woman who would

desert a husband and a helpless baby and run away with another man?"

There was silence in the room. He had mercilessly condensed the case against Lois Montgomery, reducing it to its harshest terms for Phil's contemplation. It was in Phil's mind that she had nothing to do with those things; that the woman against whose cheek she had laid her own was not Thomas Kirkwood's recreant wife, but another and very different person. She did not know how to express this; it seemed preposterous to insist to her father that his former wife was not the same woman that she had held speech with that day.

"I can't talk about her in that way, daddy. I can't tell you just how I feel. But it seemed so wonderful, when I went into the house, and those horrible creatures were circling round her like wolves, that we understood each other, she and I, without a word being said! And I hated them all, except dear old Amy. They all went home and Amy went off and left us alone, and we talked just as though we had been old friends."

She ceased as though to attempt to describe it would be profanation.

"What did she say — about me?" he asked blindly.

"Oh, she did n't talk about you at all! It was n't that kind of talk — not about what she had done — not even about what she meant to do! She is so young! She is just like a girl! And she speaks so charmingly, with the loveliest voice. It 's like the way the water ripples round the big boulders at The Run."

"She had n't anything to say about her going off? I don't quite believe you mean that, Phil."

"That 's exactly the truth, daddy"; and there was grieved surprise in her tone. "Why, she is n't like that; she would n't ever say anything to hurt any one. I have n't words to tell you about her, because there was never any one like her. She is all sunniness and sweetness. And she 's the most amusing person I ever saw, — ever so droll and funny!"

Phil's refusal or inability to see her mother in robes of sin irritated Kirkwood. For Phil to call her an amusing person was sheer childish naïveté. Phil was the victim of an infatuation which he could understand now that his wife began to live again in his imagination. He had read in books that the maternal instinct will assert itself after long separations, where mother and child are without other clue than that of the mysterious filial and maternal tie to guide them; but his practical sense rejected the idea. If he had been warned of Lois's unaccountable return, he might have fortified Phil against her charms, but now it was too late. Lois was Phil's mother. Shocked as he was by this termination of his Christmas-Day happiness, his nature revolted against any attempt to shatter Phil's new idol. The fact that Lois had sinned as much against Phil as against himself was not something that he could urge now that Phil had taken her stand. The thought of Lois brought before him not only the unhappy past, but she seemed, with the cruelest calculation, to have planted herself in the path of his happy future.

He was intent upon a situation that called for immediate handling. He tried to bring the scattered dim stars in this new firmament to focus. He might go to Nan and endeavor to minimize the effects of Lois's return, urging that if she wished to spend the rest of her life in Montgomery it was her affair, and had nothing whatever to do with her former husband or the woman he meant to marry. This was a sane, reasonable view of the situation; but its sanity and reasonableness were not likely to impress Nan Bartlett. Such an event as the sudden return of Lois would pass into local history as a great sensation. Jack Holton's reappearance only a few weeks earlier had caused his fellow-townsmen to attack the old scandal with the avidity of a dog unearthing a neglected bone; and the return of the woman in the case could hardly fail to prove far more provocative of gossip. If Lois persisted in remaining in Montgomery, it was wholly unlikely that Nan would ever marry him; nor could he with any delicacy insist upon her doing so. They

might marry and move to Indianapolis, thereby escaping the discomforts of the smaller town's criticism; and this was made possible by his brightening prospects. At any rate, it was only fair to go to Nan at once and lay the matter before her. Even now the news might have reached her; news spreads quickly in the world's compact Montgomerys.

Phil aroused herself as she heard him fumbling for his coat at the hall-rack. She found a match and lighted the gas.

"Going out, daddy?" she asked in something like her usual tone.

He looked at her vaguely as he drew on his coat, as though trying to understand what she had said.

"Well, you'll be back for supper. There'll be the usual holiday-cold-turkey supper, daddy."

"Yes, Phil; I'll be back after while. I'm going for a tramp."

But she knew that he had gone to see Nan.

CHAPTER XVIII

AMZI IS FLABBERGASTED

STRUBY'S drug-store did a large business in hot drinks in the week following Christmas, as citizens and citizenesses met to discuss the return of Lois Montgomery. The annual choir-row in Center Church caused scarcely a ripple; the county poorhouse burned to the ground, and nobody cared particularly; an august professor in the college was laid low with whooping-cough, and even this calamity failed to tickle the community as it would have done in ordinary circumstances.

Wonder and mystery were in the air of Main Street. Persons who had no money in Montgomery's Bank, and whom the liveliest imagination could not dramatize as borrowers from that institution, dropped in casually on fictitious errands, in the hope of seeing or hearing something. Housewives who lived beyond the college, or over in the new bungalow addition across the Monon tracks, who had no business whatever in the neighborhood of the old Montgomery place, made flimsy excuses for visiting that region in the hope of catching a glimpse of a certain lady who, after a long absence, had reappeared in town with bewildering suddenness. What Amzi had said to his sisters Kate, Josie, and Fanny and what they had said to him, and what Mrs. Lois Montgomery Holton had said to them all afforded an ample field for comment where facts were known; and where there were no facts, speculation and invention rioted outrageously. Had Tom Kirkwood seen his former wife? Would Phil break with her father and go to live at Amzi's with her mother? Was it true that Lois had come back to Indiana in the hope of effecting a reconciliation with Jack Holton, of whom

unpleasant reports were now reaching Montgomery from the state capital? An intelligent community possessed of a healthy curiosity must be pardoned for polishing its spectacles when a drama so exciting and presenting so many characters is being disclosed upon its stage.

It was said that Mrs. Holton emerged from Amzi's house daily to take the air. She had been observed by credible witnesses at the stamp window of the post-office; again, she had bought violets at the florist's; she had been seen walking across the Madison campus. The attendants in the new Carnegie library had been thrilled by a visit from a strange lady who could have been none other than Mrs. Holton.

At four o'clock on the afternoon of January 2, Mrs. Holton drank a cup of bouillon at Struby's counter, informed the white-jacketed attendant that it was excellent, and crossed Main Street to Montgomery's Bank under the admiring eyes of a dozen young collegians who happened to be loafing in the drug-store. Amzi escorted his sister at once to his private room at the rear, poked the fire, buttoned his coat and sat down.

"Well, Lois, how goes it?"

His question was the one he habitually asked his customers, and he had no idea that anything of importance had happened to his sister since he left her at one o'clock.

"The air in the counting-room is bad, Amzi; you ought to put in ventilators. A little fresh air would increase the efficiency of the clerks one hundred per cent," she remarked, tossing her muff and a package on the table. It was a solid package that fell with a bang.

"Then they'd want more pay. You've got another guess coming."

"No. You'd cut down their wages because they worked less time."

He rubbed his head and chuckled. It was plainly written on his face that he was immensely fond of her, that her presence in the dim, dingy old room gave him pleasure.

He clasped his hands behind his head to emphasize his comfort.

"I passed Center Church on my way down just as my perfectly good sisters three were entering the side door. The Presbyterians have n't set up a confessional, have they?"

"Lemme see. I guess this is the afternoon they sew for the heathen. No. This is Tuesday. Pastor's Aid Society. Caught 'em in the act, did you?"

"I suppose I did. They bowed and I bowed. When I got to the corner I turned round to take a look at the steeple and they were inspecting my clothes. They're rather funny human beings, those sisters of ours. How do you suppose they ever happened anyhow? How do you suppose they came to be so good and you and I so naughty? I mention your naughtiness, Amzi, just to keep from being so lonesome."

"Thunder!" he puffed, evidently rejoicing in the wickedness she conferred upon him.

"I came to talk business a little, Amzi. Did n't want to do it at the house. In fact, I 'm out of money; broke; busted. I bought a cup of soup at the drug-store over the way and left my last dime on the counter."

He rubbed his pink pate and cleared his throat. He was not surprised; he had expected her to be broke. Several times in the week that had passed since her return, he had thought of broaching the subject of money, but had refrained. Lois could have anything he had; that was his feeling about it; and no doubt when she needed money she would ask for it. His other sisters had never hesitated.

"Just say how much, Lois."

His tone was reassuring. The others had bled him for years; he had kept an account of his "advances," as they called them, in a pass-book, and within a few days he had credited Lois with an amount equal to the total of these sums. It was approximately this amount that he had tried to bestow upon Phil the previous fall when that unreasonable young person had scorned it.

Lois had not answered him. Her face wore a look of abstraction and she compressed her lips poutingly. He had found her increasingly interesting and amusing as the days passed. The subjects she discussed in their long evenings together were as various as her costumes. She was always cheery, always a delight to his admiring eyes. Now that she needed money she would be sure to ask for it in her own charming fashion.

"Speak up; don't be afraid. The sooner we fix it the quicker we can forget it," he added kindly.

"I was just wondering how to divide things around a little," she replied.

"Divide how? Among your creditors?"

"Creditors? Bless your silly head, Amzi, I have n't any creditors!"

"I thought you said you were broke."

"Oh, I believe I did," she replied, still only half-attentive to what he said, and apparently not particularly interested in explaining herself. She reached for a pad and made rapid calculations. He lighted a cigar and watched her gloved hand dancing over the paper. The package she had tossed on the table was much bewaxed and sealed. "When I said I was broke, I meant that I had n't any money in my pocket. I want to open an account here so I can cash a check. I suppose you have n't any prejudices against accepting small deposits?"

"No prejudices exactly, Lois; but it's so long since any member of the family came into this bank without wanting to make a touch that I 'm likely to drop dead."

She laughed, drew out her purse, and extracted three closely folded slips of crisp paper, took up a pen and scratched her name across the back of each.

"There," she said, "consider these on deposit and give me a check-book."

He ran the drafts through his fingers, reading the amounts, and from force of habit compared the indorsement with the name on the face. He smoothed them out on the table and

laid a weight on them. He looked at the end of his cigar, then at her. Of the three bills of exchange on New York, one was for ten thousand dollars, issued by a Seattle bank; another was for fifteen thousand, issued by a San Francisco house, and the third was a certified check for seven thousand and some odd dollars and cents. Something over thirty-two thousand dollars!

He unconsciously adopted with her something of his way with Phil. He would not express surprise at the magnitude of the sum she had so indifferently fished out of her purse, but rather treat the matter as though he had been prepared for it. The joke of it — that Lois should have come back with money, when her sisters certainly, and the rest of the community probably, assumed that her return to Montgomery meant nothing more or less than the collapse of her fortunes — this was a joke so delicious, so stupendous, that his enjoyment of it dulled the edge of his curiosity as to the history the fact concealed. She had n't even taken off her gloves to write her name on the drafts! There were depositors who had shown more emotion over confiding one hundred dollars to his care than she had displayed in writing her name on the books as his largest individual depositor. He wanted to giggle; it was the funniest thing that had ever happened. He remarked casually, —

"Got a gold mine, Lois?"

He was so full of the joy of it that he gasped at her reply.

"How did you know?" she asked sharply.

"I did n't."

"I thought not. Nobody knows. And nobody need know. Just between ourselves — all this."

He nodded. She was an amazing creature, this sister! The joke grew. He hoped she would delay and prolong her revelations, that he might miss nothing of their humor.

"Nevada," she remarked sententiously.

"Ground floor?"

"Something like that."

She pushed toward him the pad with her calculations. They read thus: —

Seattle R. E.	175,000	(about)
Broken Axe (Gov't 3's)	250,000	
A. T. & S. F. bonds	20,000	
Phœnix Lumber	75,000	
Other securities	100,000	(maybe)

His jaw fell and he gulped when he tried to speak. Even Amzi could not joke about half a million dollars.

"Thunder! You must be fooling, Lois."

"I may be fooled about some of that stuff, but those figures are supposed to be conservative by people who ought to know."

"Lord! you're a rich woman, Lois," he remarked with awe. "It's flabbergasting!"

"Oh, I have n't done so badly. You'd probably like to know how it came about, and I might as well tell you the whole story. Jack was an awful fizzle — absolutely no good. I saw that early in the game, and I knew where I'd bring up if I did n't look out for myself. He began nibbling like a hungry rat at my share of father's estate as soon as you sent it to me. I backed him in half a dozen things he wanted to go into. He had n't the business sense of a baby, and I began to see that I was going to bump my head good and hard if I did n't look sharp. He began to cheer himself during his failures by getting drunk, which was n't exactly pretty. He went his way and I went mine, and as he lied to me about everything I began to lie to him about my money. I made some friends, and one of these happened to be the wife of a banker with brains. Through him I made some small turns in real estate, covering them up so Jack would n't know. The fifth year after I left here I made twenty thousand dollars in one turn. Then I grub-staked two young fellows who wanted to try their luck in Nevada — nice college boys, all on the square. I invested about two thousand dollars in those youngsters, and as a result got into Broken Axe. It was so good that it scared me, and I sold out for the two hundred

and fifty thousand you see on the slip there, and bought Government bonds with it. My banker covered all these things up for me as long as I had Jack on my hands. When he became intolerable I got rid of him, legally, for fear he'd cause trouble if he found what I'd been doing. I'm a little tired of running my own business now and mean to dump it off on you if you don't mind. I left my papers in a safety vault in Chicago, but here's my Phœnix Lumber and a jumble of miscellaneous junk I want to send West to be sold so I can put it into things around here. I'm not going back there any more."

"Lord!" he ejaculated, rubbing his head. "You made all that money yourself?"

"Sheer luck, mostly. But it is n't so bad, take it all round. By the way, in that junk there are some Sycamore Traction bonds I took off the bank's hands out there. They were carrying them as collateral for a man Sam Holton stung on one of his Western trips. He'd planted all he could in New York and had to try a new field. The bank foreclosed on the bonds and I bought twenty of them at sixty-five. I suppose from what I hear that they're not good for much but kindling."

"You got 'em at sixty-five, Lois?"

"The bank only lent on them at that, and there was no market for them out there. What's going to become of that road?"

Amzi glanced toward the empty counting-room where a single clerk was sealing the mail.

"Tom's trying to save it. And I've been buying those things myself at seventy."

"You think it's a good buy at that? Going to clean up something out of it?"

Amzi flushed, and moved uneasily in his seat.

"No. That's not just the way of it. I don't want to make any money out of it; neither does Tom. We're trying to protect the honest people around here at home who put their money into that scheme. Sam and Bill Holton made a big

play for small investors, and a lot of people put their savings into it — the kind o' folks who scrimp to save a dollar a week. Tom's trying to sift out the truth about the building of the line, and if he can force the surrender of the construction company's graft over and above the fair cost of the road, Sycamore will be all right. Your bonds are good, I think. People have been up in the air over the rumors, and anxious to sell at any price. What I'm doing, Lois, as far as I'm able —"

He fidgeted uneasily, seemingly reluctant to disclose just what he was doing.

"Well," she said impatiently.

"I'm picking up all I can from these little fellows — farmers, widows, and so on, and if Tom works out his scheme and the bonds are good, I'm going to let them have them back. That's all," he ended shamefacedly; and added, as though such a piece of quixotism required justification to a woman who had rolled up a fortune and was therefore likely to be critical of business methods, "I suppose I'd be entitled to interest."

"I suppose you would, you gay Napoleon of finance!" She looked at him musingly with good humor and affection in her fine eyes.

"I sort o' like this old town, Lois, and I don't want any harm to come to the folks — particularly these little fellows that don't know how to take care of themselves."

"Is Tom animated by the same philanthropic motives, or is he going to get a fee for his work?"

"Oh, he'll get paid all right. It's different with Tom."

"I suppose so. He ought to have a good fee if he can straighten out that tangle. But, Amzi —" She hesitated a moment, then began again more deliberately. "If you're getting more of those bonds than you want, you might buy some with my money — I mean with a view to taking care of these home investors who are in a panic about Sycamore. I suppose I owe something to the community myself — after —"

She gave him her quick, radiant smile.

He nodded gravely.

"All right, Lois. I'll remember that. And I'll tell you something else, now that we're on business matters. The First National Bank over the way there is built up in the air too high; it's got all the weaknesses of the Holton family — showy without any real bottom to it. Some of their stock has always been owned around through the state — quite a bunch of it — and Bill has had to sell part of his own holdings lately; he's got only a scant majority. I've been picking up a little myself, on the quiet. After Tom gets through with the Holtons, I doubt if Bill's going to be able to hold on. I know his line of customers; I guess I could tell you about every piece of paper he's got. It's a poor line, wobbly and uncertain. There was a new examiner here not long ago, and he stayed in town two or three days when he usually cleans up in a day. Banking is a business, Lois, not a pastime, and Bill isn't a banker; he's a promoter. Do you get the idea?"

"I think I see the point, but if his bank's going to smash, why don't you keep away from it? There's a double liability on national bank stock, is n't there? Seems to me that's the reason I never bought any."

"Right, Lois; but I don't intend the First shall bust. It won't do me or my bank or the town any good to have it go to smash. A town of the size of this don't live down a bank failure in one generation. It soaks clear in. I've got enough now to assert my rights as a stockholder, only I'm keeping under cover; there's no use in screaming in the newspapers. I have n't anything against Bill Holton, and if he pulls through, all right; but if he can't — well, I've never wanted to nationalize this bank, but that would be one way of doing it."

"You seem to be full of large thoughts, brother. You may play with my money all you like in your charitable games, with a few reservations. I like to eat and I don't want to spend my old age in the poorhouse. There's cash enough here to run me for some time and you can use half of that

in any way you like. I'll take any chance you do, and you'll find I won't cry if the boiler bursts. My Seattle real estate is all right—and I mean to hold fast to it. Now I want to do something for Phil; I want to make sure she never comes to want. That's only right, you know."

She waited for his affirmation.

"You ought to do it, Lois," he said. "I mean to do the right thing by her myself. If I should die to-night, Phil would be taken care of."

"That's like you, Amzi, but it is n't necessary. I want to set aside one hundred thousand for Phil. I 'd like to make a trust fund of it, and let her have the income from now on, and turn over the principal when she's thirty, say. How does that strike you?"

"It's splendid, Lois. By George, it's grand!"

He blew his nose violently and wiped his eyes. And then his humor was touched again. Phil, the long-unmothered, the Main Street romp, the despair of sighing aunts, coming in for a hundred thousand dollars! And from the mother whom those intolerant, snobbish sisters had execrated. He was grateful that he had lived to see this day.

"You've been fine to Phil, and I appreciate it, Amzi. She's told me all about it; the money you offered her and all that; and how you 've stood by her. Those dear sisters of mine have undoubtedly worked me hard as an awful example. If they had n't painted me so black, the dear beautiful child would n't have warmed to me as she has."

"If the girls knew you had all that money, Lois, it would brace 'em up a good deal. It's a funny thing about this funny old world, how the scarletest sins fade away into pale pink at the jingle of money."

This bit of philosophy seemed not to interest her; she was thinking of something else, humming softly. Her sins were evidently so little in her mind that she paid no heed to his remark or the confusion that covered him when he realized that he had been guilty of a tactless and ungracious speech.

"Mrs. King called on me this afternoon, the dear old soul."

"You don't say!"

"I do, indeed. She put on her best clothes and drove up in the old family chariot. She has n't changed a bit."

Amzi sat pigeon-toed. Mrs. John Newman King, whose husband had been United States Senator and who still paid an annual visit to Washington, where the newspapers interviewed her as to her recollections of Lincoln, was given to frank, blunt speech as Amzi well knew. It was wholly possible that she had called on Lois to administer a gratuitous chastisement, and if she had done so, all Montgomery would know of it.

"Don't worry! She was as nice as pie. Josie had kindly gone to see her to tell her the 'family' had warned me away; the 'family' wanted her to know, you know. Did n't want an old and valued friend like the widow of John Newman King to think the good members of the House of Montgomery meant to overlook my wickedness. Not a bit of it! You can hear Josie going on. She evidently laid it on so thick it made the old lady hot. When she came in, she took me by both hands and said, 'You silly little fool, so you've come back.' Then she kissed me. And I cried, being a silly little fool, just as she said. And she did n't say another word about what I'd done or had n't done, but began talking about her trip abroad in 1872, when she saw it all, she says — the Nile and everything. She swung around to Phil and told me a lot of funny stories about her. She talked about Tom and you before she left; said she'd never made out how you and Tom meant to divide up the Bartlett girls; seems to be bent on marrying you both into the family."

"Thunder!" he exploded. This unaccountable sister had the most amazing way of setting a target to jingling and then calmly walking off. The thought of her husband's marrying again evidently gave her no concern whatever.

"Not nice of you to be keeping your own prospects a dark secret when I'm living under the same roof with you. Out with it."

"Don't be foolish, Lois."

"But why don't you be a good brother and 'fess up? As I remember they're both nice women — quite charming and fine. I should think you'd take your pick first, and then let Tom have what's left. You deserve well of the world, and time flies. Don't you let my coming back here interfere with your plans. I'm not in your way. If you think I'm back on your hands, and that you can't bring home your bonny bride because I'm in your house, you're dead wrong. You ought to be relieved." She ended by indicating the memorandum of her assets; and then tore it into bits and began pushing them into a little pile on the table.

"It must be Rose — the musical one. Phil has told me about the good times you and she and Tom have had in Buckeye Lane. I looked all over the house for your flute and wondered what had become of it; so you keep it there, do you — you absurd brother! Rose plays the piano, you flute, and Tom saws the 'cello, and Nan and Phil are the audience. By the way, Mrs. King mentioned a book Nan Bartlett seems to be responsible for — 'The Gray Knight of Picardy.' Everybody was reading it on the train when I came out, but I did n't know it was a Montgomery production. Another Hoosier author for the hall of fame! It comes back to me that Nan always was rather different — quiet and literary. I don't doubt that she would be a splendid woman for Tom to marry."

"I don't know anything about it," said Amzi.

"Humph!" She flung the scraps of paper into the air and watched them fall about him in a brief snowstorm. She seemed to enjoy his discomfiture at the mention of the Bartletts. "Let's not be silly, you dear, delightful, elusive brother! If you want to marry, go ahead; the sooner the better. And if Tom wants to try again, I'll wish him the best luck in the world — the Lord knows I ought to! I suppose it's Nan, the literary one, he's interested in. She writes for the funny papers; Phil told me that; and if she's done a book that people read on trains, she'll make money

out of it. And Tom 's literary; I always had an idea he 'd go in for writing sometime."

She mused a moment while Amzi mopped his head. He found it difficult to dance to the different tunes she piped. He would have given his body to be burned before referring to the possibility of Tom's marrying again; and yet Lois broached the subject without embarrassment. Nothing, in fact, embarrassed her. He knew a great banker in Chicago who made a point of never allowing any papers to lie on his desk; who disposed of everything as it came; and Lois reminded him of that man. There was no unfinished business on her table, no litter of memories to gather dust! He not only loved her as a sister, but her personality fascinated him.

"They 've been good to Tom; and they 've been perfectly bully to Phil. They 're fine women," he said. "But as to whether Tom means to marry, I don't know; I honestly don't."

"Tut! You need n't be so solemn about it. I intend to see that you get married. If you wait much longer, some widow will come along and marry you for your money — a poor shrimp of a woman with a lot of anæmic children to worry you into your grave. And as for Tom, the quicker the better. I wonder —"

He waited while she wondered. She had an exceedingly pretty way of wondering.

"I wonder," she finished briskly, as though chagrined that she had n't thought of it before — "I wonder if I ought n't to tell Tom so!"

The "Thunder!" died in his throat at the appalling suggestion.

"O Lord, *no!*" he cried hoarsely.

CHAPTER XIX

PHIL MOVES TO AMZI'S

When he had recovered from the first shock of his wife's return, Kirkwood adjusted himself to the new order of things in a philosophic temper. Nan had withdrawn absolutely her day-old promise to marry him. That episode in his life was ended. He felt the nobility of her attitude without wholly accepting its conclusions. He had tried to persuade her that the geography of the matter had nothing to do with it; that having promised to marry him when they believed Lois to be safely out of the way, her return did not affect their status in the least. This was the flimsiest casuistry, as he well knew. It made a tremendous difference where Lois was!

"I have to go away to-morrow, Phil, and I'm likely to be in Indianapolis much of the time until spring. I can't take you with me very well; a hotel is no place for you, and I shall be very busy. And I can't leave you here alone, you know."

His tone was kind; he always meant to be kind, this dear father of hers! He hurried on with an even greater thoughtfulness to anticipate a solution of this problem which had occurred to her instantly, but which she lacked the courage to suggest.

"I saw your Uncle Amzi to-day and had a long talk with him about you. I proposed that you go to his house and stay, at least until I get through my work with the Sycamore Company. We won't make any definite date for your return, for the reason that I don't just know when I'll be free to settle down here again. Amzi was perfectly agreeable to the idea — quite splendid about it, in fact. Your mother, it seems, means to stay with him. And now there's this further thing, Phil. You won't mind my going into it a little bit,

once and for all. The law gave you to me long ago, but apart from that I suppose I have a certain moral claim to you. But I want you to feel free to do as you like where your mother's concerned. What I said of her yesterday I'm sorry for; I should n't have done that if I'd been myself. And I'm not making it necessary for you to make a choice between us. We're old comrades, you and I, Phil, and there can't be any shadow of a difference between us, now or ever. It's the simplest and easiest thing for you to go to your uncle's house, and we won't even consider the fact that your mother is there; we'll just assume that her being there is the most natural thing in the world, and that it's a matter of our common convenience for you to be there, too. You see how perfectly easy and natural it all comes about."

She clung to him, the tears welling. She had never been disappointed in him, and this generosity moved her deeply. He was making it easy for her to go to her mother; that was all. Her soul rebelled against the fate that made necessary any choice when her father was so gentle, so wise, so kind, and her mother so transcendently charming and lovable.

"You are so good to me; you have always been so good!" she sobbed. "And I'm sorry I was ugly yesterday, about Nan. You know I love Nan. No one was ever kinder to me than Nan — hardly you, even! And I don't want you to give her up; you need each other; you do understand each other! Oh, everything is so queer and wrong!"

"No, Phil; things are not as queer and wrong as they look. Don't get that idea into your head. Life is n't queer or wrong; life simply is n't as easy as it looks, and that's very different."

He smiled, turning her face so that she could see that he smiled not unhappily.

"But I don't want you to go away; I'd die if I thought I should n't see you any more — and all the good times we've had, right here in this old house — and everything —"

"But this is n't the end of things. When I'm back, as I

shall be for a day or two frequently, I'll always let you know; or you can run over to the city and do a theater with me whenever you like. So let's be cheerful about everything."

The passing of her trunk from her father's house to her uncle's was not neglected by the gossips. Her three aunts noted it, and excoriated Kirkwood and Amzi. They took care that every one should know how they felt about the transfer of poor, dear Phil (on whom they had lavished their love and care for years, to the end that she might grow up respectable, etc., etc.) to a roof that sheltered her Jezebel of a mother.

"That was nice of him," said Lois, when Phil explained her coming. "How's your father getting on these days?"

"Oh, quite well!" Phil replied.

She was establishing herself in a room adjoining her mother's. Lois, in a flowered silk kimona, commented upon Phil's clothes as they were hauled from the trunk. Her opinions in the main were touched with her light, glancing irony.

"I'll wager Jo bought that walnut-stain effect," she remarked, pointing an accusing finger at a dark waist. "That has Josephine stamped on it. Poor old soul!"

Her manner of speaking of her sister set Phil to giggling. Mrs. Waterman had bought that particular article over Phil's solemn protest, and she now sat on the bed and watched her mother carry the odious thing gingerly by the collar to the door and fling it in the direction of the back stairs.

Lois brought from her own room a set of silver toilet articles and distributed them over the top of Phil's bureau.

"I forgot all about these, Phil; but they fit in handily right here. A little self-indulgence of my own, but my old ones are good enough. Oh, please don't!" she exclaimed, as Phil began to thank her. "Why should n't you have them? Who has a better right to them, I'd like to know!"

Whereupon she began experimenting with the nail-polisher from Phil's set.

"This is a good polisher, Phil. I'm going to show you how to do your own manicuring — every lady her own maid. Sarah dug up a colored hairdresser, manicurist, and light-running domestic chatterbox this morning, and she gave my hair a pulling I shan't forget in a hurry. Never again! If you can't have a trained maid, you'd better be your own beautifier. I had a wonderful girl the last time I was over, and took her with me on a motor trip through the château country. She was an outrageous little flirt. Two chauffeurs got into a row about her during the week we spent at Tours, and one pounded the other into a pulp. The French rural police are duller than the ox, and they locked up Marie as a witness. Imagine my feelings! It was very annoying."

Her smile belied the annoyance. Phil surmised that she had enjoyed the experience; but Lois added no details to her hasty picture. Lois did not trouble herself greatly with details; everything with her was sketchy and impressionistic.

"What about boys, Phil?"

"I've had one proposal; he was a senior with a funny stammer. He went away with his diploma last June, and said he'd never forget. I got his cards to-day. She's a Lafayette girl he had down for the 'Pan' in his senior year. She has golden hair," Phil added musingly.

"The scoundrel; to forget you as quick as that!" And Lois laughed as Phil bent her head and clasped her hands in a mockery of dejection. "You've come out and I suppose you are asked to all the parties. Let me see, when I was a girl there were candy-pullings, and 'companies' where you sat around and were bored until somebody proposed playing 'The Prince of Paris Lost his Hat' or some game like that. When the old folks went to bed, our hostess would find a pack of cards — authors, most likely — or play a waltz on the soft pedal for two couples to dance. Wholesome but not exciting."

"Oh, we're livelier and better than that! They have real balls now at the Masonic Hall; and all the fraternities have

dances, and there's the Pan-Hellenic, and so on. And there are dinners in courses, and bridge no end!"

"Bridge!"

Lois shrugged her shoulders, lifted her pretty brows, and tossed the nail-polisher on to the bureau to emphasize her contempt for bridge in all its forms.

"As to young men, Phil. Tell me all about the Montgomery cavaliers."

"Oh, every girl knows all the boys. They are divided into two classes as usual, nice and un-nice. Some of them have flirted with me and I have flirted with them. I suppose there was nothing very naughty in that."

"We will pass that for the present. Tell me about the young fellows who pay you attentions."

Phil ran over the list, Lois interrupting when some familiar name arrested her attention. Phil hit off one after the other in a few apt phrases. Her mother in a rocking-chair, with arms folded, was more serious than in any of their previous talks. What Phil disclosed was only the social experience of the average country-town girl. The fact that she had made a few acquaintances in Indianapolis interested her mother.

"The Fitches? Yes; nice people. That was through your father? All right. Go on."

"Well, there are the two Holton boys," said Phil, self-conscious for the first time. "You see, my aunts thought everything ought to be fixed up with the Holtons, and they asked Mr. and Mrs. William to my party, and threw in Charlie and Ethel, and I suggested that they add Fred, too. They are Samuel's children. There being the two brothers it did n't seem nice to leave out one; and I already knew Fred anyhow."

"Why this sudden affection of your aunts for the Holtons? — there is a reason for everything those creatures do."

"Mrs. William is stylish and does things. Her maid wears a cap when she opens the door, and Mrs. William makes her calls in a neat electric."

"Everything is explained quite satisfactorily, Phil. Amzi told me our sisters had buried the hatchet, but he did n't put it quite as clearly as you do. He did tell me, though, that Jack had spoiled your beautiful party by turning up drunk. That was nasty, vile," she added, shrugging her shoulders. "Well, about these nephews?"

"Charlie is older, and very citified; quite the most dashing man who lightens our horizons. He sends me flowers and bonbons, most expensive. And he's a joy at paying compliments; makes you feel that you're the only one, or tries to. He has very large ideas about business and life generally. But nice, I think, and kind and generous. But, mamma —"

She paused, disconcerted by a sudden keen look her mother gave her.

"He sounds like an agreeable person," remarked Lois, glancing at the point of her slipper.

"What I started to say was that if you think I should n't see them any more —"

"Bless me, no! I see what's in your mind, Phil, but you need n't trouble about that. We're just trying to get acquainted, you and I. We understand each other beautifully, and after while we'll see whether we have any advice for each other. At your age I had n't the sense of a kitten. You're most astonishingly wise; I marvel at you! And you've grown up a nice, sensible girl in spite of your aunts — none of their cattishness — not a hint of it. I can't tell you how relieved I am to find you just as you are. The way they have cuddled up to the Holtons is diverting, but nothing more. It's what you would have expected of them. The proud and haughty Montgomerys turned snobs! It's frightful to think of it! As for me, I have nothing against the Holtons. I'm this kind of a sinner, Phil: I carry my own load. No shoving it off on anybody else! Some people are born with ideals; I was n't! But I hope to acquire some before I die; we're all entitled to a show at them. But, bless me, what are we talking about? There's the other Holton boy; what's he got to say for himself?"

"Oh, he'd never say it if it were left to him! He's shy, modest, proud. No frills."

"Handsome?"

"Well, he has a nice face," Phil answered, so earnestly that her mother laughed. "And he's modest and genuine and sincere."

"Those are good qualities. As near as I can make out, you like all these young men well enough — the boys you knew in high school and the college boys. And these Holtons have broken into the circle lately, and have shown you small attentions — nothing very important."

"Charlie sends me American Beauties, and Fred has brought me quails and a book."

"What was the book?"

"'The Gray Knight of Picardy.'"

"That's Nan Bartlett's?" Lois looked at the palm of her hand carelessly.

"Yes; it's a great success — the hit of the season."

"I suppose your father and Nan have been good friends — literary interests in common, and all that?"

"Of course," Phil answered, uncomfortable under this seemingly indifferent questioning.

"I have read the story. There are pages in it that are like your father. I suppose, seeing so much of each other, they naturally talked it over — a sort of collaboration?"

The question required an answer, and Phil shrank from answering. Closeted with her mother she was reluctant to confess how close had been the relationship between her father and Nan Bartlett. Her mind worked quickly. She was outspokenly truthful by habit; but she was a loyal soul, too. She decided that she could answer her mother's question without violating her father's confidence as to his feelings toward Nan. That was all over now; her father had told her so in a word. Lois hummed, picking bits of lint from her skirt while Phil deliberated.

"Father did help with it. I suppose he even wrote part of it, but nobody need know that. Daddy does n't mean to go

in for writing; he says the very suspicion that he's literary would hurt him in the law."

"I suppose he helped on the book just to get Nan interested. Now that she's launched as a writer, he drops out of the combination."

"Something like that. Daddy is very busy, you know."

Phil entertained views of her own as to the cause of her father's sudden awakening. She was sure that his interest in Nan was the inspiration of it, quite as much as alarm at the low ebb of his fortunes. In the general confusion into which the world had been plunged, Phil groped in the dark along unfamiliar walls. It was a grim fate that flung her back and forth between father and mother, a shuttle playing across the broken, tangled threads of their lives. She started suddenly as a new thought struck her. Perhaps behind this seemingly inadvertent questioning lay some deeper interest. Suddenly the rose light of romance touched the situation. Phil looked at Lois guardedly. What if —? With an accession of feeling she flung herself at her mother's knees and took her hands.

"Could you and daddy ever make it up? Could you do that now, after all these years?" she asked earnestly.

Lois looked at her absently, with her trick of trying to recall a question not fully comprehended.

"Oh, *that!* Never in this world! What do you think your father's made of?" Again the shrug, so becoming, so expressive, so final! She freed her hands, and drew out and replaced a hairpin. For an instant Phil was dismayed, but once so far afield in dangerous territory she would not retreat.

"But what would you say?" she persisted.

"Dear Phil, don't think of such a terrible thing; it fairly chills me. Your father is a gentleman; he would n't — he would n't do anything so cruel as that!" she said ambiguously.

"I don't see how it would be cruel, if he meant it — if he wanted to!"

"That's because you are an angel and don't know anything about this sad old world of ours. Life is n't like the

story-books, Phil. In a novel a nice dear daughter like you might reconcile her parents with tears and flowers and that sort of thing; but in real life it's very different as you will see when you think of it; only I don't want you to think of it at all. I believe you like me; we hit it off quite wonderfully; and I should expect you to hate me if I ever dreamed of anything so contemptible as spoiling a man's life twice."

And remembering Nan, Phil could not argue the matter. She was unable to visualize her father on his knees to her mother. No flimsy net of sentiment flung across the chasm could bring them within hailing distance of each other; they were utterly irreconcilable characters. It was incredible that they had ever pledged themselves to love and cherish each other forever.

"Phil, what did your father say about my coming back?" asked Lois abruptly.

Phil hesitated. Her mother looked at her keenly in that instant of delay, and then laid her hand gently upon Phil's lips.

"No; don't answer that! It is n't a fair question. And now let us forget all these things forever and ever!"

She proposed a walk before dinner. "I'll get into my boots and be ready in a minute."

Phil heard her whistling as she moved about her room.

CHAPTER XX

BACK TO STOP SEVEN

CHARLES HOLTON met his brother Fred in the lobby of the Morton House on an afternoon near the end of January. Charles was presenting a buoyant exterior to the world despite a renewal of the disquieting rumors of the fall as to Sycamore Traction and equally disagreeable hints in inner financial and legal circles as to the reopening of Samuel Holton's estate. He resented Fred's meddling in the matter; he was the head of the family and a man of affairs, and he was not pleasantly impressed by the fact that on two occasions to his knowledge Fred had visited Kirkwood at his Indianapolis office.

"I want to see you," said Charles. "Why don't you come to see me when you're in the city and save me the trouble of chasing over here?"

"Well, Charlie, you've found me now. What is it you want?"

"Come up to my room. I don't care to have all Montgomery hear us."

When the door closed on them, Charles threw off his overcoat and confronted his brother with a dark countenance.

"You're playing the devil with the whole bunch of us — do you realize that! You've been sneaking over to Kirkwood to tell him all our family history. You think by playing up to him you'll get a lot of money. If you had any claims against father's estate you ought to have come to me with them — not gone to the man that's trying to pull us all down."

"Stop, right where you are! I went to Kirkwood because I felt that the only square thing was to turn the farm over to him until things were straightened out. And after I'd

turned in the farm, you fell over yourself to surrender some stuff you had — things you'd tried to hide or placed a fake appraisement on."

Charles, standing by the window with his hands in his pockets, smiled derisively. Fred's long ulster accentuated his rural appearance. He was a big fellow and his deep voice had boomed with an aggressive note his brother resented.

"Don't bawl as though you were driving cattle. There's no need of telling all Main Street our affairs. Do you know what's the matter with you — Kirkwood's working you! He's trying to scare you with threats of the penitentiary into telling him a lot of stuff about the family. He meant to try it on me, but I beat him to it — I told him to go to the bottom of everything. And if you'd kept your mouth shut I'd have taken care of you, too. You took that farm with your eyes open; and I'll say to you right now that you got a better share of the estate than Ethel and I did."

"Then you have n't anything to be afraid of. If it's all straight there can't be any trouble. Is this all you wanted?"

This was evidently not in the least what Charles wanted, for he changed his tone and the direction of the talk.

"You know, Fred, I was in father's confidence very fully. I am older than you, and I was associated with him in his schemes and knew all about them. Father was a very able man; you know that; everybody said he was one of the shrewdest and most farseeing men in the state. I won't say that his methods were always just what they should have been; but he's dead and gone, and it's not for us to jump on him or let anybody else kick him. So far we understand each other, don't we?"

"All right; hurry up with the rest of it."

"This is not a hurrying matter. I've got to take you into my confidence, and I want it understood that what I say does n't go back to Kirkwood. He's a relentless devil, once he gets started. I suppose it has n't occurred to you that he may have a motive for pursuing us — you and me and any

other Holton he has a chance to injure. You see that point, don't you?"

"No. What is it?"

"Well, you're duller than I think you are if it has n't occurred to you that Kirkwood is trying to even up with us for the loss of his wife. It was our dear Uncle Jack that ran off with her; it was a Holton that did it! You recollect that, don't you?"

"I seem to recall it," replied Fred ironically. He had mechanically drawn out his pipe and was filling it from a canvas bag of cheap tobacco.

"And that's all there is to it. Kirkwood had mooned around town here for years, doing nothing. Then suddenly an old friend of his in the East took pity on him and gave him this Sycamore Company to meddle in, and he's contemptible enough to use a law case for personal vengeance against perfectly innocent people. And you walked into the trap like a silly sheep!"

"You know you don't believe that, Charlie. Kirkwood is n't that kind of man. He's on the level and high grade."

"He may be all that; but he's a human being too. There's no man on earth who'd pass a thing like that. An ignorant, coarse beast would have shot somebody; but an educated man like Kirkwood calculates carefully and sticks the knife in when he sees a chance to make it go clear through. That girl of his is the cutest kid in Indiana, and I would n't do anything to hurt her. But we've got to protect ourselves, you and I, Fred. We're not responsible for Uncle Jack's sins. The whole thing is blistering Kirkwood right now because Uncle Jack's turned up and the lady in the case has had so little decency as to follow him."

"I don't suppose she thought of doing anything of the kind. She and Uncle Jack broke long ago. He told me so, in fact, at Indianapolis, and made her cruel abandonment an excuse for borrowing five dollars of me."

"Well, we've got to get rid of *him!* He's doing all he can against us; sending people to Kirkwood with stories about

father, and the traction business. I tell you, Fred," he declared ardently, "our family is in danger of going to hell if you and I don't do something pretty quick to stop it."

Fred puffed his pipe and watched his brother fidgeting nervously about the room. A phonograph across the street called attention to a moving-picture show. In the hotel office below, the porter proclaimed the departure of the 'bus to connect with the six-three for Peoria and all points West.

"There they go now!" exclaimed Charles from the window. "By George! She's a good-looking woman yet!"

Fred joined him and looked down. Phil and her mother were passing rapidly on the opposite side of the street. Unconsciously Fred drew off his cap.

"She's a very pleasant woman," he remarked. "Phil introduced me to her the other day."

"The devil she did! Where did all this happen?"

"At Mr. Montgomery's. Phil's staying there while her father's away."

"I like your cheek! They say my nerve is pretty well developed, but it is n't equal to that. How did our late aunt — I suppose that's what she is," he grinned — "take you?"

"Like a lady, for instance. My going there was n't as cheeky as you imagine. I was invited."

"Phil?"

"No; Mr. Montgomery."

"There must be a trick in it somewhere. He's a foxy old boy, that Amzi. Has the general appearance of a fool, but he never loses any money."

"He's offered me a job," said Fred.

"He's *what?*"

"Offered me a job."

"What's the joke? You don't mean that with all this fuss over his sister's coming back he's picked out a Holton to offer a job to!"

"That's what's happened. They want Perry — his farmer — to take a teaching place at the agricultural school.

It's a fine chance for him, and Mr. Montgomery has released him from his contract. Perry recommended me, and Mr. Montgomery asked me to the house a few evenings ago to talk it over. The arrangement includes my own farm, too, which Kirkwood holds as trustee until the Sycamore business is straightened out."

Charles backed away and stared at his brother scornfully.

"You idiot! don't you see what they're doing? They're buying you body and soul. They want to get you on their side — don't you see it? — to use against Uncle Will and me. Well! of all the smooth, cold-blooded, calculating scoundrels I ever heard of, they are the beatingest. Of course you *saw* it; you have n't walked into the trap!"

"I've accepted the position."

"You blundering fool, you can't accept it! I won't let you accept it!"

"I'm moving my traps to the Montgomery farmhouse to-morrow, so you'll have to call out the troops if you stop me."

"Well, of all the damned fools!" Then after a turn across the room he flashed round at his brother. "Look here, Fred; I see your game. You want to marry that girl. Well, you can't do that either!"

"All right, Charlie. Suppose you write out a list of the various things I can't do so I won't miss any of them. You have n't any sense of humor or you would n't talk about Phil marrying me. Phil's not likely to marry a clodhopper, her uncle's hired hand."

"Don't be an ass, Fred. Phil's a fine girl; she's a wonder."

"I suppose," said Fred deliberately, "that if you wanted to marry Phil Kirkwood yourself there would be no disloyalty to our family in that. It would be perfectly proper; quite the right thing."

"I did n't say I wanted to marry her," jerked Charles.

He was pacing the floor with bent head. His brother's equanimity irritated him and intensified his anger. He struck his hands together suddenly as though emphasizing a resolu-

tion, and arrested Fred, who had knocked the ashes from his pipe and was walking slowly toward the door.

"I say, Fred, I did n't mean to flare up that way, but all this Sycamore business has got on my nerves. Sit down a minute. Uncle Will 's in a terrible funk. Plumb scared to death. And just between you and me he 's got a right to be."

He crossed to the door, opened it and peered into the hall. Fred balanced himself on the footboard of the bed, and watched his brother expectantly. Earlier in the interview Charles had begun to say something as to their father's affairs, but had failed to reach the point, either by design or through the chance drift of their talk. Charles was deeply worried; that was clear; and Fred resolved to give him time to swing back to the original starting-point.

"I 'm sorry if Uncle Will 's in trouble, he remarked."

"It 's the First National," Charles went on in an excited whisper. "The examiner made a bad report last month and the Comptroller sent a special agent out who 's raised the devil — threatened to shut him up. That 's bad enough. If old Kirkwood gets ugly about Sycamore, you can 't tell what he may do. He 's playing an awful deep, quiet game. The fact is he 's got us all where he wants us. If he turned the screws right now we 're pinched. And here 's something I did n't mean to tell you; but I 've got to; and you 've got to come in and help me. Father knew the Sycamore was over-bonded. The construction company was only a fake and charged about double a fair price for its work. Father only cashed part of the bonds he got on the construction deal and hid the rest; and when he died suddenly I had to think hard and act quick, for I saw the road was going to the bad, and that the people who had bought bonds in good faith would rise up and howl. When I took hold as administrator, I inventoried only the obvious stuff — that 's why it looked so small. I meant to give you and Ethel your share when the danger was all over — did n't want to involve you; you see how it was. And now Kirkwood's trying to trace

that stuff — about three hundred thousand — a hundred thousand apiece for you and Ethel and me. No; not a word till I get through," he whispered hoarsely as Fred tried to break in. "They can send me up for that; juggling the inventory; but you see how we're all in the same boat. And what you can do to save me and the bank and father's good name is to go to Kirkwood — he thinks well of you and will believe you — and tell him you know positively that father never got any of the construction bonds. You can be sure the construction company fellows got rid of theirs and took themselves off long ago. It was a fake company, anyhow. It's all in Kirkwood's hands; if you shut him off, Uncle Will can pull the bank through. And I'll give you your share of the bonds now."

The perspiration glistened on his forehead; he ran his hands through his hair nervously. Misreading the look in Fred's face for incredulity, he pointed to the closet door.

"I've got the bonds in my suit-case; I was afraid Kirkwood might find a way of getting into my safety box at Indianapolis. He's no end smart, that fellow. And I figure that if the road goes into a receivership the bonds will pay sixty anyhow. You see where that puts you — no more of this farmer rot. You'd be well fixed. And it will be easy for you to satisfy Kirkwood. Just the right word and he will pull his probe out of the administratorship, and get a receiver who will represent us and give us the proceeds when the trouble's all over. Damn it! Don't look at me that way! Don't you see that I've been taking big chances in hiding that stuff, just for you and Ethel! I'm going crazy with the responsibility of all this, and now you've got to help me out. And if Kirkwood gets to the grand jury with that administration business, you see where it puts us — what it means to you and Ethel, the disgrace of it. Don't forget that father took those bonds — his share of Sycamore swag — and left it up to me to defend his good name and divide the proceeds when it was safe. Don't stand there like a dead man! Say something, can't you!"

It had slowly dawned upon Fred that he was listening to an appeal for mercy, a cry for help from this jaunty, cocksure brother. It was a miserable mess; beyond doubt much of what he had heard in the stuffy hotel room was true. It would not be Charles's way to incriminate himself so far unless driven to it by direst necessity. It was clear that he was alarmed for his personal safety. Fred did not doubt that Charles had attempted to swindle him; had in fact gone the full length of doing so. His simple, direct nature was awed by a confession that combined so many twists and turns, so many oblique lines and loops and circles. He sank into a creaky rocker, and rapped the arm idly with his pipe-bowl, conscious that Charles hovered over him as though fearful that he might escape.

"Come back to life, can't you! It's not much I'm asking of you; it won't cost you anything to help tide this thing over with Kirkwood. And you get your share right now — to-night. Why —" His lip curled with scornful depreciation as he began again to minimize the importance of the transaction.

Fred shook himself impatiently.

"Please don't! Don't go over that story again or I may do something ugly. Sit down over there in that chair."

He bent forward, his elbows on his knees and gesticulated with the pipe, speaking slowly.

"Let's shake the chaff out and see what's left of all this. You stole my share of those bonds, and now that you're in danger of getting caught you want me to help you hide the boodle. You flatter me with the idea that my reputation is so much better than yours that I'm in a position to keep you out of jail. And for a little thing like that you're willing to give me my honest share of a crooked deal! You're a wonder, Charlie! It must have tickled you to death to see me turning my poor old farm over to Kirkwood to uphold the family honor while you were chasing over the country with the real stuff packed away with your pajamas. It's picturesque, I must say!"

His eyes rested upon his brother's face lingeringly, but his tone and manner were indulgent, as though he were an older brother who had caught a younger one in a misdemeanor.

"Cut that out! I've told you the whole truth. If you won't help, all right."

"No, it is n't all right. There's no all right about any of this. It's rotten clean through."

He frowned with the stress of his thought, then rose, and began buttoning his coat.

"Well?" Charles questioned harshly, impatient for his brother's decision.

"I won't do it. I won't have anything to do with your scheme. After the trouble you've taken to steal those bonds it would be a shame to take any of them away from you. I advise you to carry them back to Indianapolis and turn them over to Kirkwood. He's not half the cold-blooded scoundrel you seem to think. You'd make a big hit with him."

"And after I've told you everything — after I've shown you that I was only covering up father's share in that construction business, for your sake, and our sister's, that's all you've got to say about it!"

"Every word!"

A malevolent grin crossed the older man's face. He was white with passion.

"You'll pay for this; I'll land one on you for this that will hurt."

He waited expectantly for Fred to demand the nature of this vengeance; his rage cried for the satisfaction of seeing him flinch at the blow. Fred settled his cap on his head and walked stolidly toward the door. Charles caught him by the shoulder and flung him round.

"You think you can drop me like that! Not by a damned sight you can't! You think you stand pretty close to the Montgomerys, don't you? — the only real good Holton in the bunch — but I'll give you a jar. You imagine you're going to marry Phil, don't you? — but I'll show you a thing or two.

I'm going to marry Phil myself; it's all practically understood."

"That's all right, too, Charlie," replied Fred calmly. "The ambition does you proud. I suppose when you tell Kirkwood you're engaged to his daughter he will call off the dogs."

"Oh, they're not so high and mighty! Now that Phil's mother has brought her smirched reputation back here, Phil will be glad to marry and get out."

"Just for old time's sake, Charlie, I advise you not to play that card."

"You're too late with your advice. That day Phil and I climbed The Cliffs she promised to marry me. You saw us up there; that was before her mother came back. But as far as her mother's concerned, I'll stand for her. A woman that's been through the divorce mill twice has got to be humble. You can be dead sure she would never have shown up here if it had n't been for old Amzi's ducats. Women like that go where the money comes easiest."

Fred listened with a kind of bewildered intensity. That a man should speak thus of the mother of a girl whom he meant to marry touched the uttermost depths of vulgarity. Little as he had in common with his brother, he had never believed him capable of anything so base. Yet much as he distrusted him, he half-believed the story of the engagement. There must be some basis for his declaration, and it would be quite like Charles to hasten matters with a view to blocking Kirkwood's investigations of the Holton estate. Jealousy and anger surged in his heart. The air of the room stifled him.

"You've lost your mind; that's the only way I can explain you. If you were quite sane, you would n't forget the part our father's brother played in Phil's mother's affairs."

"Don't take that tragic tone with me; Uncle Jack's told me all about that woman. She's the very devil. She led him a dog's life until he chucked her."

Fred nodded, slowly drawing on his gloves, whose shabbiness affected his brother disagreeably. Charles had expected

to score heavily with his declaration that Phil had promised to marry him; but this had apparently been a wasted shot. He wondered whether he had misread the symptoms that had seemed to indicate Fred's interest in that quarter.

Fred's composure was irritating. Charles was never sure what impression he made on this quiet brother, whose very unresponsiveness had driven him to disclosures he had not meant to make. He had managed the interview clumsily; he was not up to the mark, or he would not have made so many false starts in this talk, on whose results he had counted much.

His fingers touched his scarfpin and tie nervously.

"Now that you know the whole business I need n't ask you to keep your mouth shut. But I suppose with your delicate sense of honor I'm safe."

"You are quite safe, Charlie. I'd repeat my advice if I thought it would do any good. I'd turn that stuff over to Kirkwood as quickly as I could."

He had opened the door and started down the hall when Charles, his apprehensions aroused as he saw his brother's determined stride toward the stairs, sprang after him.

"What are you up to; where are you going?" he demanded excitedly.

"Stop 7. Good-night!"

CHAPTER XXI

PHIL'S FISTS

"THIS is very kind of you, Mrs. Holton. Please be sure that I appreciate it."

Charles Holton bowed profoundly, and lifted his head for a closer inspection of Mrs. Lois Montgomery Holton.

He had called for Phil, whom he had engaged to escort to a lecture in the Athenæum Course. When his note proposing this entertainment reached Phil, she dutifully laid it before her mother who lay on her bed reading a French novel.

"Special delivery! A wild extravagance when there's a perfectly good telephone in the house."

Lois read the note twice; her eyes resting lingeringly upon the signature.

"Wayland Brown Bayless, LL.D., on 'Sunshine and Shadow.' He was giving that same lecture here when I was a girl; it ought to be well mellowed by this time. Either the president of the college or the pastor of Center Church will present him to the audience and the white pitcher of Sugar Creek water that is always provided. Well, it's a perfectly good lecture, and old enough to be respectable: Smiles and sobs stuck in at regular intervals. I approve of the lecture, Phil. I'd almost make Amzi take me, just to see how Bayless, LL.D., looks after all these years. Away back there when I heard him he looked so old I thought he must have been a baby playing in the sand when they carved the Sphinx."

She returned the note to Phil and her eyes reverted to the book.

"What about it, mamma?"

"Oh, about going! Let me see. This is the other Holton

boy, so to speak — the provider of American Beauties, as distinguished from the dispenser of quails?"

Phil confirmed this.

"It's Charlie. He's taken me to parties several times. I rather think this note is a feeler. He does n't know whether he ought to come here — now —" and Phil ended, with the doubt she attributed to Charles Holton manifest in her own uncertainty.

"We went over that the other day, Phil. As those wise aunts of yours introduced you to this person, I should n't suggest that you drop his acquaintance on my account. You see" — she raised herself slightly to punch a more comfortable hollow in the pillows — "you see that would merely stir up strife, which is highly undesirable. If you think you can survive Bayless, LL.D.'s, plea for optimism, accept the gentleman's invitation. There's only this — you yourself might be a little uncomfortable, for reasons we need n't mention; you'll have to think of that. I suppose chaperons did n't reach Montgomery with the electric light; girls run around with young men just as they used to."

"I don't care what people say, so far as that is concerned," replied Phil. "Charlie has been kind to me — and the lecture is the only thing that offers just now."

Lois laughed.

"Then, go!"

"And besides, just now people are talking about the Sycamore Company and father's connection with it, and I should n't want Charlie to feel that I thought he was n't all straight about that; for I don't suppose he did anything wrong. He does n't seem like that."

Lois reached for a pot of cold cream and applied the ointment to her lips with the tip of a slim, well-cared-for finger.

"You think maybe he's being persecuted?"

"Oh, I've wondered; that's all."

"I should n't worry about that part of it: if you feel like going, tell him you'll go. It will give me a chance to look at him. This is Charles, is it? Then it was Fred who came

the other evening to see Amzi; — he's pretty serious but substantial — permissible if not exactly acceptable. You'll have to learn to judge men for yourself. And you'll do it. I'm not a bit afraid for you. And it's rather fortunate than otherwise that you have specimens of the Holton family to work on, particularly with me standing by to throw a word in now and then."

So it came about that when Charles appeared the next evening, fortified with one of the village hacks, Lois went down to inspect him. Amzi had returned to the bank, and Phil was changing her gown.

Charles, having expressed his appreciation of Mrs. Holton's courtesy, found difficulty in concealing the emotions she aroused in him. He had expected to feel uncomfortable in the presence of this lady, of whom her former husband, his uncle, had spoken so bitterly; but she was not at all the sort of person one would suspect of being in league with the Devil — an alliance vouched for in profane terms by Jack Holton. Charles liked new sensations, and it was positively thrilling to stand face to face with this woman who had figured so prominently in his family history.

He placed a chair for her with elaborate care, and bowed her into it. She was a much more smoothly finished product than her daughter. He liked "smart" women, and Mrs. Holton was undeniably "smart." Her languid grace, the faint hints of sachet her raiment exhaled; her abrupt, crisp manner of speaking — in innumerable ways she was delightful and satisfying. She was a woman of the world: as a man of the world he felt that they understood each other without argument. The disparity of their years was not so great as to exclude the hope that little attentions from him would be grateful to her; it was a fair assumption that a woman who had dismissed two husbands would not be averse to the approaches of a presentable young man. He wished to fix himself in her mind as one who breathed naturally the ampler ether of her own world. It would be easier to win Phil with her mother as an ally.

"You did go to Madison? I suppose all good Montgomery boys go to the home college."

"Well, of course that was one of my mistakes. You never quite recover what you lose by going to these little fresh-water colleges. You never quite get the jay out of your system."

The obvious reply to this was that in his case it had not mattered, for patently he did not even remotely suggest the state or condition of jayness; but Mrs. Holton ignored the opportunity to appease his vanity.

"Oh!"

Phil's "Oh" was ambiguous enough; but her mother's was even more baffling.

"Of course, we all love Madison," he hastened to add; "but I'm around a good deal, here and there over the country, and when I meet Yale and Harvard men I always feel that I have missed something; there *is* a difference."

"Clothes — neckties?" suggested Mrs. Holton.

"It's a little deeper than that."

"Knack of ordering a dinner?"

"Oh, you're putting me in a corner! I'd never thought it all out; but I've always felt a difference. If I'm wrong, there's nobody I'd rather have set me right than you."

Her laugh was enthralling. She had no intention of committing herself on the relative advantages of big and little colleges.

"Let me see, Mr. Holton, your business is —"

"Oh, I'm a broker in investment securities; that's the way they have me down in the Indianapolis Directory."

"You advise people what to do with their money and that sort of thing? It's very responsible, I should think, and it must be wearing."

Her face reflected the gravity associated with the delicate matter of investments. For a woman whose two matrimonial adventures had left her a stranded dependent she carried this off well, and she could play a part; and he liked people who could carry a part gracefully. She turned so that

the firelight fell upon her face and raised a fan to shield her cheek from the heat. Her use of her hands charmed him. He could not recall a more graceful woman in all his acquaintance. He added trim ankles and a discriminating taste in silk hose to his itemized appraisement of her attractions.

"If a poor lone woman should come to you with a confession that she owned, say, fifty to a hundred thousand dollars' worth of Government 3's, what would you advise her to do with them?"

It was as though she spoke of poetry or the moonlit sea. "Fifty or a hundred!" She could as easily have spoken of a chest of Spanish doubloons, or some other monetary unit of romance. He was flattered that she was taking so much pains with him; a woman who was so fair to look upon might amuse herself at his expense as much as she liked. It was delightful trifling. He felt that it was incumbent upon him to respond in kind.

"Oh, I should feel it my duty to double her income — or triple it. Few of us can afford to fool with Governments; but, of course, there are not many first-rate securities that pay high interest. That's where I come in: it's my business to find them for my clients."

"What would you recommend — I mean right now — something that would net seven per cent and be safe for the poor widow we're talking about?"

"Well," he laughed nervously, "I haven't anything better right now than bonds of the Hornbrook Electric Power at a price to net six."

"But — that sounds very conservative. And besides — they say there's not enough water in Hornbrook Creek to furnish power for any great number of mills. The engineer's report was very unsatisfactory — quite so. I looked into that. Should you say that the territory adjacent to the creek is likely to invite — oh, factories, mills, and that sort of thing?"

He colored as her brown eyes met his in one of her flashing glances. She mentioned Hornbrook Creek in her low,

caressing voice as though it were only an item of landscape, and the report of the engineers might have been a pirate's round-robin, hidden in an old sea chest from the way she spoke of it. It was inconceivable that she had prepared for this interview. She touched her pompadour lightly with the back of her hand — the smallest of hands — and he was so lost in admiration of the witchery of the gesture that he was disconcerted to find her eyes bent upon him keenly.

"Of course, it's got to be developed — like anything else," he replied.

"But — the fixed charges — and that sort of thing?"

He wished she would not say "that sort of thing." The phrase as she used it swept everything before it like a broom.

"It's a delicate matter, the sale of bonds," she continued. "I suppose if they turn out badly the investors have the bad manners to complain."

"Well, it's up to the broker to satisfy them. My father taught me that," he went on largely. "He promoted a great number of schemes and nobody ever had any kick. You may have heard of the Sycamore troubles — well, I'm personally assuming the responsibility there. I deeply regret, as you may imagine, that there should be all this talk, but I'm going to pull it out. It's only fair to myself to say to you that that's my attitude. There's a lot of spite work back of it; you probably realize that."

He wanted to say that Tom Kirkwood was the malignant agent in the situation, but he shrank from mentioning the lawyer. He wished Phil would come down and terminate an interview that was becoming increasingly disagreeable.

"What do you consider those Sycamore bonds worth, Mr. Holton?"

"Par!" he ejaculated.

"You really think so?"

"My word of honor! There's not a better 'buy' in the American market," he affirmed solemnly.

"You can dispose of them at full face value?" she queried, arching her brows, her eyes full of wonder.

"I'll pay that for any you have, Mrs. Holton," he threw out at a venture, feeling that it was a "safe" play.

"Then I have twenty of them, and I believe I'll sell. You may bring me a check to-morrow. I shall have the bonds here at, say, three o'clock."

She glanced carelessly at the watch on her wrist, and murmured something about Phil's delay. The bond transaction was concluded, so far as she was concerned; she spoke now of the reported illness of the Czar. She had visited St. Petersburg and appeared to be conversant with Russian politics.

It was in Charles's mind that his Uncle Jack would never have dropped a woman who owned twenty bonds that were worth even a dime apiece. He was confident of some trick. Phil's mother had led him into ambush, and was now enjoying his discomfiture. His face reddened with anger. She knew perfectly well that he could not fulfill the commission he had been trapped into undertaking. His pride was stung, and his humiliation was deepened by her perfect tranquillity. Phil's delay had been by connivance, to give time for this encounter. His Uncle Jack had been right: the woman belonged to the Devil's household.

His ordeal had lasted only twenty minutes, though it had seemed an hour. Phil's tardiness was due to the fact that she had returned from a tea just as dinner was announced, and she had gone to the table without changing her gown. She had, of course, no idea of what had occurred when she appeared before them, and met with her habitual cheeriness her mother's chaffing rebuke for her dallying.

"Sorry! But it's only eight, and the lecturer dined with Mrs. King, who never hurries. Hope you two have n't bored each other!"

She thrust out her white-sheathed arm for her mother's help with the buttons. Charles, still smarting, drew on his gloves with an effort at composure. His good looks were emphasized by his evening clothes, and a glimpse he caught of himself in the gilt-framed mirror above the mantel was reassur-

ing. He picked up the wrap Phil had flung on the chair, and laid it over her shoulders, while Lois stood by, her finger-tips resting on the back of a chair. If she lacked in the essential qualities of a lady, he at least could be a gentleman; and when he had donned his overcoat, he bowed over her hand, with his best imitation of the ambassadorial elegance which the Honorable Stewart King (son of Mrs. John Newman King) had brought back to Montgomery from the Belgian Court.

"I'm glad to have had this opportunity, Mrs. Holton."

"Not a word to Phil!" The slightest inclination of her head, a compression of the lips, the lifting of her brows, suggested that the most prodigious secrets had been discussed. She was quite equal to rubbing salt in the wounds she inflicted! He was in no mood for a discussion of sunshine and shadow; the lecture would be a bore, but he would have an hour and a half in which to plan revenge upon Mrs. Holton. As the carriage rattled toward Masonic Hall, Phil talked gayly of the afternoon's tea.

When they reached the hall the lecturer was just walking onto the platform, and Charles saw with elation that Phil and he shared public attention with the orator. As they took their seats there was much craning of necks. Lois's return had set all manner of rumors afloat. It had been said that she had come back to keep Phil out of the clutches of the Holtons; and here was Phil with Charlie Holton. Glances of surprise were exchanged. It was plain that Lois was not interfering with Phil's affairs. Possibly the appearance of the two just now had a special significance. It was tough on Tom Kirkwood, though, that his daughter should be thrown in the way of a son of the House of Holton! The pastor of Center Church introduced the lecturer to an inattentive audience.

At the end there was the usual "visiting," and Phil remained perforce to take her part in it. Phil had enjoyed the lecture; Phil always enjoyed everything! Charles,

with her cloak on his arm, made himself agreeable to a visiting girl to whom Phil entrusted him while she obeyed a command from Mrs. King to meet the speaker.

Wayland Brown Bayless was encircled by a number of leading citizens and citizenesses. Judge Walters was in the group, and Captain Joshua Wilson, and Mr. and Mrs. Alec Waterman, and General and Mrs. Wilks, and the wife of Congressman Reynolds — representatives of Montgomery's oldest and best. Phil shook hands with Wayland Brown Bayless and told him she was glad he had quoted Shelley's "Skylark," her favorite poem, whereupon he departed hurriedly to catch a train. It was then that Mrs. King took advantage of the proximity of so many leading citizens and citizenesses, who had just heard pessimism routed and optimism glorified, to address Phil in that resonant tone of authority she brought to all occasions.

"Phil, how's your mother?"

"Mamma's very well, thank you, Mrs. King."

"I wish you would tell Lois to make no engagement for Thursday night — Thursday, remember — as I want her to dine with me; — that means you and Amzi, too. The Sir Edward Gibberts, who made the Nile trip when I did in '72, are on their way home from Japan and are stopping off to see me. Don't forget it's Thursday, Phil."

It was all Montgomery she addressed, not Phil, as Phil and every one in hearing distance understood perfectly. Reduced to terms, what had happened was this: Mrs. John Newman King, the indisputable social censor of Montgomery, whose husband, etc., etc., was "taking up" Lois Holton! Not since that April afternoon when General Wilks, judge of the circuit court, left the bench and personally beat a drum on the court-house steps to summon volunteers to avenge the firing upon Sumter had anything quite touched the dramatic heights of this incident. And Mrs. King's pew in Center Church was Number 2 on the middle aisle!

Phil's blood tingled and her eyes filled. Her Aunt Josephine flung a murderous glance at her, as though she were

in any wise responsible for the vagaries of Mrs. John Newman King!

The gloomy station hack was waiting at the door when she emerged with her escort. Charles had exerted himself to interest the visiting girl — and she had promised to call him up the next time she was in Indianapolis, which was some compensation for the banalities of the lecture.

"It's a fine night; let's walk home," said Phil.

Charles discharged the hackman without debate. His had been the only carriage at the door, except Mrs. King's ancient coach, and he felt that Phil had not appreciated his munificence. The remembrance of his encounter with her mother rankled, and as he thought of Fred's rejection of his proposal about the bonds and of Kirkwood's persistent, steady stroke in the traction matter, he was far from convinced by the lessons of the lecture. The sight of Montgomery in its best clothes, showing its delight in optimism, had only aroused his contempt. He had been annoyed by Phil's manifestations of pleasure; she had laughed aloud once at a story, before the rest of the audience caught the point, and he felt that considerable patient labor would be required to smooth out Phil's provincial crudenesses.

Phil's spirits soared. The world was, indeed, a good place, and full of charity and kindness. Wayland Brown Bayless had said so; Mrs. John Newman King had done much to prove it. She walked from the hall in one of her moods of exaltation, her head high.

"I apologize, Phil; I had no idea the old fellow could be such a bore. I heard him once when I was in college and thought he was the real thing — and it was, to the sophomoric taste."

"Oh, he's a perfect dear! Don't you dare apologize! And his stories were perfectly killing — all new to me."

"You deserve better things, Phil, than the entertainments this town affords. You were destined for the wider world; I've always felt that about you."

He had forced a slower pace than the quick step with which

Phil had set out. His mind was working busily. Phil was an exceedingly pretty and a very intelligent girl, and it would be a good stroke on his part to marry her. Amzi would undoubtedly do the generous thing by her. He had made his boast to Fred — and why not? There was no surer way of staying Kirkwood's hand than to present himself as the affianced husband of the lawyer's daughter. Phil's mother did not matter, after all. Kirkwood would probably be relieved to find that Phil had been rescued from a woman he had every reason to hate.

"You never looked so well as you did to-night, Phil. I was proud of you. And you won't mind my saying it, but it was fine of you to go with me when — well, you know what I mean."

Phil knew what he meant. She said: —

"Fine, nothing. You were kind to ask me and I had a good time every minute."

"I was n't sure you 'd go. Things have happened queerly — you know what I mean."

Phil knew what he meant.

"Oh, don't be looking for queernesses; we've got to take things as they come along. That's my way of doing; and I'm more than ever convinced that optimism is the true doctrine."

In spite of herself her last words ended a little dolorously. He was quick to seize advantage of this unfamiliar mood.

"I hope you know that any trouble that may come to you is my trouble, too, Phil. Not many girls would have done what you did to-night. No other girl I ever knew or read of would have taken the chance of stirring up gossip as you did in going with me. It was splendid and heroic."

"Pshaw! I don't see anything heroic in going to a lecture you want to hear if a kind friend offers to take you. Let's talk of something else."

"I want to talk about you, Phil."

"Then you'll have to find somebody else to listen; I

won't! I like to hear about interesting things. Now don't feel you must tell me I'm a fruitful topic!"

"I'm serious to-night. I have n't been happy lately. I've had a lot of responsibilities thrown on me — things I never knew about have been dumped down on me without any warning. I was tired to death to-night, and I can't tell you what a joy it's been to be with you. I was n't listening to the lecture; it meant nothing to me. I was thinking of you, Phil."

Phil stopped short. The senior who had proposed to her had employed a similar prelude, and she had no intention of subjecting herself to a second attack.

"You may think of me all you like; but don't tell me; just let me guess. It is n't any fun if you know people think of you. We expect our friends to think of us. That's what we have them for."

She started off more briskly, but he refused to accommodate himself to her pace. The undercurrent of resentment in his soul gathered force. He must justify his boast to his brother, for one thing; and for another, his face smarted from her mother's light, ironic whip.

"Phil!" he began endearingly.

"Oh, come on! We can't stand in the street all night discussing the philosophy of life."

"Since that afternoon at the Run," he continued, as they started forward again, "everything has been different with me, Phil. I never felt until lately that I really wanted to follow my good inclinations: I've done a lot of things I'm sorry for, but that's all over. I felt that day, as we stood together at the top of the bluff, that a new spirit had come into my life. You know I'm a good deal older than you, Phil — just about ten years' difference; but you seem immensely older and wiser. I never knew a woman who knew as much."

She stopped again, and drew away from him.

"Mr. Holton!" she ejaculated mockingly; "please don't try that kind of jollying on me. I don't like it."

This, uttered with sharp peremptoriness, did not soothe

him; nor was he in any humor to be thwarted. He had felt that Phil liked him; and a great many girls had been in love with him. If she made his approaches difficult, there was the more reason for believing that his proposal of marriage would not fall upon ungrateful ears. And, besides, Phil was just the sort of perverse, willful young woman to jump at a proposal, the more readily if the suitor was set apart from her by barriers that invited a young romantic imagination.

"I was n't jollying you," he said, "and you know I was n't. You've known from the first that I admired you. In fact, it was all over with me the first time I spoke to you — when you took me down so. I liked your spirit; I hate these tame, perfectly conventional girls; they bore me to death."

"Oh, I like *that!* How dare you say I'm not perfectly conventional!" she laughed.

"You know perfectly well what I mean. You have a mind and will of your own, and I like that in you. You're a perfect wonder, Phil. You're the most fascinating creature in the world!"

"Creature!" she mocked.

"Look here, Phil; I don't want you to pick me up like that. I'm entitled to better treatment. I'm in terrible earnest and I don't mean to be put off in any such way."

"Well, I'm not afraid to walk home alone!" She made a feint at leaving him; then waited for him to catch up with her.

It had been said of Phil that she liked to tease; she had, with a pardonable joy, made the high-school boys dance to her piping, and the admiration of the young collegians was tempered with awe and fear. She felt herself fully equal to any emergencies that might arise with young men. The boys she had known had all been nice fellows, good comrades, with whom she had entered into boyish sports zestfully, until her lengthening skirts had excluded her from participation in town-ball and the spring's delight in marbles. When her chums became seniors in college and appeared at parties in dress-suits, the transformation struck her as funny. They

were still the "boys" who had admired the ease with which she threw, and caught, and batted, and whom she had bankrupted in naughty games of chance with marbles. She liked Charles Holton. The difference in their years added to the flattery of his attentions. He was a practiced flirt, and she had made experiments of her own in the gentle art of flirtation. Phil was human.

"If you knew how depressed I am, and how I need a little sympathy and friendliness, you would n't act like that. We are good friends, are n't we?"

"I have n't questioned it."

"We understand each other, don't we?"

"In the plain old Hoosier language, yes!"

"And if I tell you out of the depths of my humility that no one in the world means so much to me as you do, you understand, don't you, Phil?"

"Certainly. Your words are admirably chosen and we'll let it go at that."

Her flippancy now invited rather than repelled him. It was his experience that girls like to be made love to; the more reluctant they appear, the better they like it; and as she moved along beside him her beauty, her splendid health, her audacity struck fire in him. It was to-night or never between Phil and him. His to-morrows were uncertain; there was no guessing what Kirkwood might do, and Phil alone could protect and save him.

"Phil, this whole situation here is an impossible one for you. Because I 'm older I realize it probably more than you do. First it was my Uncle Jack that came back here and stirred things up, and now — you won't take it unkindly if I say that your mother's return has been most unfortunate — for all of us. A girl like you ought n't to be exposed to the gossip of a country town. It 's not fair to you. I love you, Phil; I want you to marry me, at once, the quicker the better. I want to take you away from all this. Phil — dear!"

His tone thrilled her; she was persuaded of his kindness and generosity. He had not abused her mother or spoken

unkindly of his uncle even. He had shown the nicest tact and discretion in his proposal of marriage, hinting at his own difficulties without attempting to play upon her sympathies. She could not laugh it off; she felt no inclination to do so.

"I'm sorry, Charlie; I'm awfully sorry; and I did n't want you to go on; I really did n't mean to let you; I tried to stop you. I respect you and like you; but I don't love you. So that's all there is to it. Now we must hurry home."

They were quite near Amzi's gate, and there was need for urgency. The thought of her mother gave him an angry throb; very likely she was waiting for them.

"You don't mean that, Phil! I can't have it that way."

"I do mean just that. So please don't say any more about it; we won't either of us be happier for talking about it."

"That's not square, Phil. You knew it was bound to come to this. You let me go on believing, hoping —"

"If you think such things of me, I shall be sorry I ever saw you."

"I've offered you a way out for yourself; your happiness is at stake. You must get away from here. Let us get married now — to-night, and leave this place forever, Phil!"

"No!" she cried angrily, frightened now as he stopped and planted himself before her at the edge of Amzi's lawn, where the house loomed darkly against the stars.

He gripped her arms. In all her rough play with boys, none had ever dared to touch her, and she choked with wrath. He had taken her off guard. Her hands, thrust into her muff, were imprisoned there by his grasp of her arms.

"Phil, you can't leave me like this. You've got to say yes. I'll kill myself if you don't."

She tried to wrench herself free, but his anger had slipped its leash and was running away with him. He drew her toward him, and the brute in him roused at her nearness. He threw an arm round her suddenly, and bent to kiss her. Abruptly she flung him back, wrenched her arms free and seized his wrists. Her fear left her on the instant; she was as strong or stronger than he, and she held him away from

her easily, breathing deeply, and wondering just how to dispose of him. She laughed mockingly as he struggled, confident in the security of her greater strength. The light from Amzi's gate-lamp fell upon them, and she peered into his face curiously. At other times the spectacle of a gentleman in a silk hat held at ease by a young woman in her best evening bonnet would have been amusing, but Phil was thoroughly angry.

"I did n't think you would be like this. I thought all the time that you were a man; I even thought you were a gentleman!"

He jerked back in an effort to free his arms, a movement that precipitated his hat to the pavement. She gave his wrists a wrench that caused him to cry out in pain. To be held in a vise-like grip by a girl he had tried to kiss was a new and disagreeable experience. His anger rioted uncontrollably. He brought his face closer and sneered: —

"You need n't take such grand airs; — think what your mother is!"

She flung him against the iron fence with a violence that shook it, and her fists beat a fierce tattoo on his face — white-gloved fists, driven by sound, vigorous, young arms; and then as he cowered, with his arms raised to protect himself from her blows, she stepped back, her anger and contempt still unsatisfied.

He lifted his head, guardedly, thinking the attack was over, and with a quick sweep of her arm she struck his face with her open hand, a sharp, tingling slap. As she turned toward the gate, her foot encountered his hat. She kicked it into the street, and then, without looking back, swung the gate open and ran up the path to the house.

CHAPTER XXII

MR. WATERMAN'S GREAT OPPORTUNITY

JACK HOLTON reappeared in Montgomery toward the end of March, showed himself to Main Street in a new suit of clothes, intimated to old friends that he was engaged upon large affairs, and complained bitterly to a group of idlers at the Morton House of the local-option law that had lately been invoked to visit upon Montgomery the curse of perpetual thirst. He then sought Alexander Waterman in that gentleman's office. Waterman he had known well in old times, and he correctly surmised that the lawyer was far from prosperous. Men who married into the Montgomery family did n't prosper, some way! An assumption that they were both victims of daughters of the House of Montgomery may have entered into his choice of Waterman as a likely person to precipitate a row in Sycamore affairs. It was with a purpose that he visited Waterman's office on the Mill Street side of the court-house, over Redmond's undertaking parlors — a suggestive proximity that had not been neglected by local humorists.

"This is your chance, old man, to take up a fight for the people that can't fail to make you solid. What this poor old town needs is a leader. They're all sound asleep, dead ones, who'd turn over and take another nap if Gabriel blew his horn. These fellows are getting ready to put over the neatest little swindle ever practiced on a confiding public. The newspapers are in it — absolutely muzzled. I won't lie to you about my motive in coming to you. I'm sore all over from the knocks I've got. My dear brother Will has kicked me out; actually told me he'd have me arrested if I ever showed up here again. Like a fool I sent word to Kirkwood that I could be of service in getting to the bottom of Syca-

more; thought he'd let bygones be bygones when it came to straight business, but, by George, he did n't even answer my letter! Cold as a frozen lobster, and always was! You see I thought it was all on the level — his tinkering with the traction company — but he's in on the shrewdest piece of high finance that was ever put over in Indiana. Talk about my lamented brother Samuel — Sam never started in his class!"

Waterman, with his ponderous swivel-chair tipped back against the Indiana Reports that lined the wall, listened guardedly. It was not wholly flattering to be chosen by a man of Jack Holton's reputation as the repository of confidences; but things had been going badly with Waterman. His passion for speculation had led him to invest funds he held as guardian in pork margins, and a caprice of the powers that play with pork in Chicago had wiped him out. Judge Walters had just been asking impertinent questions about the guardianship money, and when he had gone to the First National Bank for a loan to tide over the judicial inquiry and avert an appeal to his bondsmen, William Holton had "called" a loan of three hundred dollars that the bank had been carrying for two years. This was very annoying, and it made the lawyer more tolerant of Jack Holton than he should otherwise have been.

"We're talking on the dead, are we?"

Waterman grunted his acquiescence.

"Well, Kirkwood and old Amzi have framed it up to pinch the small Sycamore stockholders. Kirkwood stands in with those Eastern fellows who have the big end of it — he's their representative, as everybody knows. And old Amzi is gumshoeing through the woods buying bonds of the yaps who shelled out to Samuel — telling them the company's gone to the bad, and that he's the poor man's friend, anxious to assume their burdens. It's a good story, all right. Of course he has his tip from Kirkwood that the bonds are going to boom or he would n't be putting money into 'em. You know Amzi — he's the king of gumshoe artists — and he and Kirkwood are bound to make a big clean-up out of this."

Waterman was interested. He had always disliked Amzi. He felt that the banker had never dealt squarely with him, and in particular the peremptory fashion in which Amzi, seven years earlier, had pushed his pass-book through the window and suggested that he take his account elsewhere had eaten into his soul.

"I knew somebody was picking up those bonds, but I did n't know it was Amzi. One of my clients had five of them, and I 'd got him to the point of letting me bring suit for a receiver, but somebody shut him off."

"Your client's bonds are in Kirkwood's pocket, all right enough. By George, can you beat it! And here's another thing. A man hates to talk against his own flesh and blood; and you may think I 'm not in a position to strut around virtuously and talk about other people's sins; but I guess I 've got some sense of honor left. I've never stolen any money. I did run off with another man's wife, and I got my pay for *that*. That was in the ardor of youth, Waterman; it was a calamitous mistake. Nobody knows it better than I do. I got my punishment. I don't wish the woman any harm; she's a brazen one, and don't need anybody's sympathy."

Lois Montgomery Holton's brazenness had been brought to Waterman's attention convincingly at home. Josephine, Kate, and Fanny were almost insane over their sister's bold return. Her impudence in settling herself upon Amzi, under their very noses, was discussed every day and all day on Sunday, whenever Lois's sisters could get their heads together. Waterman felt that Jack Holton's direct testimony as to the brazenness of their wicked sister would be grateful to the ears of his wife and sisters-in-law.

"I guess," said Waterman, "that has n't anything to do with the case. If what you say's true —"

"Oh, it's true, all right enough. You go over to the 'Star' office and ask why they've shut up about Sycamore; ask Judge Walters why certain damage suits against the Sycamore Company have n't been tried; go out among the people who had put the savings of years into the traction

company and ask them who's buying their bonds. And then, just for a joke, telegraph the Comptroller at Washington and ask him why he sent out a special agent of the Treasury to look over the First National after the examiner's last visit. I tell you, this town's going to have a big jar in a day or two, and it's just about up to you to get out among the people and tell 'em how they're being worked."

"The people like being worked," replied Waterman, who had been trying to bring the people to a realizing sense of their wrongs in every campaign for twenty years. In a few months they would again be choosing a Representative in Congress for the seat he had long coveted, and it was conceivable that if he should now show himself valiant in their behalf he might avert his usual biennial defeat. It was worth considering.

"The thing to do is to hold a mass meeting and make one of your big speeches, pitching into Walters for refusing to bring those damage suits to trial, and telling the truth about what Kirkwood and Amzi are doing, and then go over to Indianapolis and bring suit for the appointment of a receiver. And, by the way, I'm not as altruistic as I look. I'll take the receivership and you'll be the receiver's attorney, of course. Between us we ought to clear up something handsome, besides rendering a great public service that you can cash in here any way you like."

Only that day Judge Walters had granted the request of Wright and Fitch, the Indianapolis attorneys, for a postponement of the trial of a damage suit against the Sycamore Company in which Waterman represented the plaintiff, and this now assumed new significance in the lawyer's mind. If he got before a mass meeting with a chance to arraign the courts for their subservience to corporations, he was confident that it would redound to his credit at the fall election. His affairs were in such shape that some such miracle as his election to Congress was absolutely necessary to his rehabilitation.

"You don't think the First National's going under, do you? Bill is n't fool enough to let it come to that?"

Holton winked knowingly to whet his auditor's appetite. "I don't think it; I know it! Kirkwood's a merciless devil, and he's got Bill and my hopeful nephew Charlie where the hair's short. If Sam had lived he'd have taken care of this traction business; Sam was a genius, all right. Sam could sell lemons for peaches, and when people made faces he sugared the lemons and proved they were peaches. Sam was no second-story man; he worked on the ground floor in broad daylight. Good old Sam!"

A Chicago newspaper had given currency to a rumor that the Sycamore line was soon to be put into the hands of a receiver, and while Kirkwood denied this promptly, there were many disquieting stories afloat as to the fate of the road.

The reports of an expert as to the road's physical condition had been reassuring, on the whole, and a thorough audit had placed Kirkwood in possession of all the facts as to the property and its possibilities. Some of the most prominent men in the State had been stockholders in the Sanford Construction Company. Samuel Holton had enrolled in that corporation his particular intimates, who had expected him to "take care of them" as he was in the habit of doing. The list included several former state officials and the benevolent bosses who manipulated the legislature by a perfectly adjusted bi-partisan mechanism. It was with a disagreeable shock that they found that Samuel had departed this life, leaving them to bear the burden of his iniquities.

Tom Kirkwood had assembled these gentlemen in the inner room of Wright and Fitch's offices and laid the incontrovertible figures before them, with an alternative that they return their respective shares of the plunder or answer to an action at law. Kirkwood was an absurd person. It was politely suggested that it would be much to his advantage to allow the Sycamore Company to take its course through the courts, under a receiver friendly to the stockholders of the Sanford Construction Company. Kirkwood was informed that things had always been done that way;

but, having no political ambitions or ties, he was little impressed. It seemed to the business politicians weakminded for a man who had "pull" enough to secure employment from one of the most powerful trust companies on the continent to refuse to listen to "reason." It was almost incredible that he should be trying to save the road instead of wrecking it, when there was no money to be made out of saving a trolley line that had been marked for destruction from the day its first tie was laid. Kirkwood smiled coldly upon them and their attorneys when they passed from persuasions to threats. It was difficult to find an effective club to use on a man who was so unreasonable as to threaten them with the long arm of the grand jury. The most minute scrutiny of Kirkwood's private life failed to disclose anything that might be used to frighten him.

It had seemed to Kirkwood that the beneficiaries of the construction company should pay into the Sycamore treasury enough money to repair the losses occasioned by dishonest work. Interest on the Sycamore bonds was due the 1st of April. The November payment had been made with money advanced by half a dozen country banks through negotiations conducted by William Holton. On the day that Jack Holton was persuading Alec Waterman to thrust himself forward as the people's protagonist, Kirkwood was tightening the screws on the construction company. If the sum he demanded was not paid by the 1st of April, he assured Samuel Holton's former allies that criminal proceedings would be instituted. As one of the construction crowd was just then much in the newspapers as a probable nominee for a state office, Kirkwood's determination to force a settlement on his own terms was dismaying. The bi-partisan bosses had figured altogether too much in the newspapers, and it was not pleasant to contemplate the opening of the books of the company to public gaze.

March prepared to go out like a lion in Montgomery that year. While Alec Waterman was pondering his duty to the public as brought to his attention by Jack Holton, Fate

seemed to take charge of his affairs. On March 28 the whistle of the Sugar Creek Furniture Company failed to rouse the town. The Sugar Creek Company, one of the industries that Paul Fosdick had promoted, had seemed to escape the dark fate that had pursued his other projects, so that the abruptness with which it shut down gave the local financial seismograph a severe wrench.

The factory had been one of the largest employers of labor in Montgomery, and its suspension was reported to be due to the refusal of the First National to advance money for its next maturing weekly pay-roll. To several of the workingmen who consulted Waterman about their claims, he broached the matter of a mass meeting in the circuit courtroom to discuss the business conditions of Montgomery. Two hundred men and boys were thrown out of work by the failure of the furniture company; rumors as to the relations between the company and the First National caused the stability of the Holton bank to be debated guardedly; and April 1st was fixed definitely in the minds of the Main Street gossips as the date for drastic action in Sycamore matters.

Mr. Amzi Montgomery's frequent absences in Indianapolis had occasioned comment of late. He returned, however, on the evening of the 28th, and before the "Bank Open" side of the battered tin sign was presented to Main Street on the morning of the 29th, a number of citizens had called to ask his opinion of the local financial conditions. He answered their anxious inquiries with his habitual nonchalance, leaning against the counter, with his cigar at an angle that testified to unruffled serenity and perfect peace with the world. Amzi had brought home from the capital a new standing collar, taller than he was in the habit of wearing, and from its deep recesses his countenance appeared more than usually chaste and demure. The collar, a dashing bow tie, and a speckled waistcoat that was the most daring expression of sartorial art available at the capital, gave to Amzi an air of uncommon jauntiness.

"What about this, Amzi? Is the whole town going to smash?" asked Judge Walters.

"Nope. Worst's over. Nothing to worry about."

"I've got to appoint a receiver for the furniture company in a few minutes. I hope I'm not going to have to run the whole town through my court."

"You won't. The Sugar Creek Furniture Company is a year behind time; I thought it would go down last year. Then they bounced Fosdick, and it naturally picked up a little; but it's hard to overcome a bad start, Judge."

"I've politely turned over my court-room for a meeting of the furniture company employees this afternoon. Alec's going to holler; they say he's going to pitch into the traction company and dust off the banks and capital generally."

"Good for Alec! He'll do a good job of it. Should n't wonder if he 'd lead a mob down Main Street, hanging all the merchants, bankers, and judges of courts."

"That would require more energy than Alec has; his love of the downtrodden is purely vocal."

The county treasurer who followed the judge found Amzi disposed to be facetious over the reports that other failures were likely to follow the embarrassment of the furniture company.

"Worst's over. Just a little flurry. When there's a rotten apple in the barrel, better get it out."

The treasurer jerked his head in the direction of the First National.

Amzi met his gaze, took the cigar from his mouth, and looked at the ash.

"Thunder! It's all right."

"How do you know that!"

"I just guess it; that's all."

"They say," the treasurer whispered, "that Bill has skipped."

"Bill's over there in his bank right now," Amzi replied impatiently.

"How do you make that out?"

"Because I was talking to him on the 'phone ten minutes ago. If he 's skipped, it must have been sudden. Tell people not to borrow trouble when they can borrow money. Money 's easy on Main Street."

Amzi wobbled his cigar in his mouth the while he smoothed his new waistcoat with both hands. He was feeling good. His house was in order; failures and rumors of failures could not disturb him.

This was Saturday, and their spring needs had brought an unusual number of farm-folk to town. The proximity of interest-paying day made an acute issue of Sycamore Traction. Amzi had by no means gathered up all the bonds held by small investors. Book learning has not diminished the husbandman's traditional incredulity: if Sycamore traction bonds were worth seventy to Amzi Montgomery, they were undoubtedly worth eighty, at least, to the confiding original purchasers. Those who had clung to their bonds were disposed to ridicule those who had sold; and yet no one was wholly comfortable, either way. The collapse of the furniture company might prelude a local panic, and farmers and country merchants collected in groups along Main Street to discuss the situation.

The Saturday half-holiday in the various Montgomery industries added to the crowd that drifted toward the courthouse at two o'clock, drawn by the announcement that Alec Waterman was to discuss many local issues, which the failure of the furniture company had rendered acute. The circuit court-room was packed with farmers, mechanics, and the usual idlers when Waterman without introduction began to speak.

At that moment Amzi Montgomery, in his seersucker coat and with his old straw hat tilted to one side, stood at the door of his bank and observed half a dozen men on the steps of the First National. Amzi, a careful student of his fellow-townsmen, was aware that men and women were passing into the rival bank in larger numbers than usual, even for a Saturday, and that the mellifluous oratory of

Alec Waterman had not drawn from the First National corner a score of idlers who evidently felt that the center of interest lay there rather than at the court-house. Amzi planted himself in his favorite chair in the bank window and watched the crowd increase.

By half-past two the town marshal had taken official notice that citizens were gathering about the bank doors, and overflowing from the sidewalk halfway across Main Street, to the interruption of traffic. Women and girls, with bank-books in their hands or nervously fingering checks, conferred in low tones about the security of their deposits. The Citizens' National and the State Trust Company were also receiving attention from their depositors. As three o'clock approached, the Montgomery Bank filled, and the receiving-teller began to assist the paying-teller in cashing checks. Amzi lounged along the lines outside, talking to his customers.

"Going to buy automobiles with your money, boys? Thunder! You in town, Jake?"

He greeted them all affably, ignoring their anxiety.

"Boys, I'll have to get a new shop if business keeps on like this."

A depositor who had drawn his money and was anxiously hiding it in his pocket, dropped a silver dollar that rolled away between the waiting lines.

"Never mind, gentlemen, we sweep out every night," said Amzi. "Now, let's all understand each other," he continued, tilting his hat over his left ear, and flourishing his cigar. "It's all right for you folks to come and get your money. The regular closing time of banks in this town is 3 P.M., Saturdays included. We've got a right to close in fifteen minutes. But just to show there's no hard feeling, I'm going to change the closing hour to-day from 3 P.M. to 3 A.M. Tomorrow's Sunday, and you can tell folks that's got money here that they won't have any trouble getting their change in time to put it in the collection basket to-morrow morning."

A number of depositors, impressed by Amzi's tranquillity, tore up their checks and left the bank. To a woman who asked him what the excitement meant, Amzi explained politely that the town was experiencing what he called a "baby panic."

"As an old friend, Martha, I advise you to leave your money here; if I decide to bust, I'll give you notice."

Along the two lines, that now extended out upon the sidewalk, there was a craning of necks. A demand from one depositor that he repeat to all what he had said to the woman caused Amzi to retire behind the counter. There he stood upon a chair and talked through the screen,

"I don't blame you folks for being nervous. Nobody wants to lose his money. Money is hard to get and harder to keep. But I've never lied across this counter to any man, woman, or child" — and then, as though ashamed of this vulgar assertion of rectitude, he added — "unless they needed to be lied to."

There was laughter at this. The room was packed, and the lines had been broken by the crowd surging in from the street.

"You can all have your money. But I hope you won't spend it foolishly or stick it in the chimney at home where it'll burn up. I ain't going to bust, ladies and gentlemen. This town is all right; it's the best little town in Indiana; sound as Sugar Creek bottom corn. This little sick infant panic we've had to-day will turn over and go to sleep pretty soon. As an old friend and neighbor of you all, I advise you to go home — with your money or without it, just as you like. It's all the same to me."

"How about the First National?" a voice demanded.

Amzi was relighting his cigar. There was a good deal of commotion in the room as many who had been pressing toward the windows withdrew, reassured by the banker's speech.

Amzi, with one foot on a chair, the other on the note-teller's counter, listened while the question about the First National was repeated.

"I'll say to you folks," said Amzi, his voice clearing and rising to a shrill pipe, "that in my judgment the First National Bank can pay all its claims. In fact — in fact, I'm dead sure of it!"

The crowd began to disperse. Most of those who had drawn their money waited to re-deposit it, and Amzi walked out upon the step to view the situation at the First National, to whose doors a great throng clung stubbornly. The marshal and a policeman were busily occupied in an effort to keep a way open for traffic. Observed by only a few idlers, Tom Kirkwood emerged from the First National's directors' room and walked across to where Amzi stood like a guardian angel before the door of Montgomery's Bank. The briefest colloquy followed between Kirkwood and his quondam brother-in-law.

"It's fixed, Amzi."

"Thunder, Tom; I did n't know you'd got back."

"Got in at one, and have been shut up with Holton ever since. He's seen the light, and we've adjusted his end of the Sycamore business; I'm taking part cash and notes with good collateral. The whole construction crowd have settled, except Charlie, and he'll come in — he's got to. The settlement makes the traction company good— it's only a matter now of spending the money we've got back in putting the property in shape."

"That's good, Tom." And Amzi looked toward the courthouse clock. "Bill say anything about me?"

"Yes; he most certainly did. He wants you to go over and take charge of his bank!"

"Thunder! It's sort o' funny, Tom, how things come round."

Kirkwood smiled at Amzi's calmness. He drew from his pocket a folded piece of paper.

"Here's your stock certificate, Amzi. Bill asked me to hand it to you. It's in due form. He wanted me to ask you to be as easy on him as you could. I think what he meant was that he'd like it to look like a *bona-fide*, voluntary sale.

Those ten shares give you the control, and the Sycamore claim wiped out the rest of his holdings. I'm afraid," he added, "there's going to be some trouble. Where's Phil?"

"Probably at the court-house hearing her Uncle Alec talk about the money devils. We ought to let a few banks bust, just to encourage Alec. Thunder! Phil's all right!"

CHAPTER XXIII

PLEASANT TIMES IN MAIN STREET

PHIL, on her way to a tea, reached Main Street shortly before three o'clock. Her forehandedness was due to the fact that her hostess (the wife of the college president) had asked her to perform divers and sundry preliminary offices pertaining to refreshments, and it had occurred to Phil that it would be as well to drop in at the Bartletts' to see whether Rose had sent the cakes she had contracted to bake for the function, as the sophomore who delivered Rose's creations was probably amusing himself at the try-out of baseball material on Mill's Field.

Shopkeepers restlessly pacing the sidewalk before the doors of their neglected stores informed Phil of the meeting at the court-room, and of the panicky rumors. No good reason occurred to Phil for absenting herself from a mass meeting at which her Uncle Alec was to speak. Phil liked meetings. From the crest of a stack of chicken crates near the freight depot she had heard Albert Jeremiah Beveridge speak when that statesman had vouchsafed ten minutes to the people of Montgomery the preceding autumn. She had heard such redoubtable orators as William Jennings Bryan, Charles Warren Fairbanks, and "Tom" Marshall, and when a Socialist had spoken from the court-house steps on a rainy evening, Phil, then in her last year in high school, had been the sole representative of her sex in the audience.

Waterman was laboriously approaching his peroration when she reached the packed court-room. Men were wedged tightly into the space reserved for the court officials and the bar, and a number stood on the clerk's desk. She climbed upon a chair at the back of the room, the better to see and hear. There were other women and girls present — em-

ployees of the furniture factory — but it must be confessed that even without their support Phil would not have been embarrassed.

Waterman was in fine fettle, and cheers and applause punctuated his discourse.

"I am not here to arouse class hatred, or to set one man against another. We of Montgomery are all friends and neighbors. Many of you have lived here, just as I have, throughout your lives. It is for us to help each other in a neighborly spirit. Factories may close their doors, banks may fail, and credit be shaken, but so long as we may appeal to each other in the old terms of neighborliness and comradeship, nothing can seriously disturb our peace and prosperity.

"It grieves me, however, to be obliged to confess that there are men among us who have not felt the responsibility imposed upon them as trustees for the less fortunate. I have already touched on the immediate plight of those of you who are thrown out of employment, with your just labor claims unpaid. There are others — and some of them are perhaps in this room — who entrusted their savings to the Sycamore Traction Company, and who are now at the mercy of the malevolent powers that invariably control and manipulate such corporations. I shall not be personal; I have no feelings against any of those men. But I say to you, men and women of Montgomery, that when I heard this morning from the lips of an industrious and frugal German mechanic that a certain financier of this town had bought from him a traction bond that represented twenty years of savings — then my blood boiled with righteous indignation.

"My friends, a curious situation exists here. Why is it — why is it, I repeat, while one of our fellow-citizens pretends to be trying to safeguard by legal means all the local interests involved in that traction company, another person who stands close to him is buying the bonds of laborers and mechanics, widows and orphans, at little more than fifty per cent of their face value? My friends, when you find a corrupt

lawyer and a rapacious banker in collusion, what chance have the people against them?"

Apparently the people had no chance whatever, in the opinion of the intent auditors. The applause at this point was long continued, and Waterman, feeling that he had struck the right chord, hurried on.

"Who are these men who have plundered their own people, thrust their hands into the pockets of their fellow-citizens, and filched from them the savings of years? Who are they, I say? My friends, in a community like this, where we are all so closely knit together, —where on the Sabbath day we meet in the church porch after rendering thanks unto God for his mercies, — where in the midweek prayer-meeting we renew and strengthen ourselves for the battle of life, — it is a serious matter to stand in a forum of the people before the tabernacle the law has given us for the defense of our liberties, and impugn the motives of our fellows. I shall not —"

"Name them!" chorused a dozen voices.

Waterman's histrionic sense responded to the demand. With arm uplifted, he deliberated, turning slowly from side to side. He was a master of the niceties of insinuation. Innuendo he had always found more effective than direct statement. He shook his head deprecatingly, reluctant to yield to the clamor for the names of the human vultures he had been arraigning.

"Name them! Tell who they are!"

He indulged these cries with a smile of resignation. They had a right to know; but it was left for him, in his superior wisdom, to pass upon their demands.

"Hit 'em, Alec! Go for 'em!" yelled a man in the front row.

"Why," the orator resumed, "why," he asked, "should I name names that are in every mind in this intelligent audience?" There was absolute quiet as they waited for the names, which he had not the slightest intention of giving. "Why —"

"*Coward!*"

The carrying power of Phil's voice had been deplored from her earliest youth by her aunts. Her single word, flung across the heads of the auditors, splashed upon the tense silence like a stone dropped suddenly into a quiet pond.

"Put him out!" yelled some one who attributed this impiety to the usual obstreperous boy. A number of young fellows in Phil's neighborhood, who knew the source of the ejaculation, broke into laughter and jeers. Alexander Waterman knew that voice; he had seen Phil across the room, but had assumed that her presence was due to her vulgar curiosity, on which his wife had waxed wroth these many years. In his cogitations Phil was always an unaccountable and irresponsible being: it had not occurred to him that she might resent his veiled charges against her father and Amzi. Waterman, by reason of his long experience as a stump speaker, knew how to deal with interruptions. He caught up instantly the challenge Phil had flung at him.

"Coward?" he repeated. "I should like to ask you, my fellow-citizens, who is the coward in this crisis? Is it I, who face you to-day clothed in my constitutional guaranty of free and untrammeled speech, to speak upon the issues of this grave crisis; or is it the conspirators who meet in dark rooms to plot and plunder?"

Applause and cheers greeted this reply. Men looked at each other and grinned, as much as to say, "Alec knows his business." In Phil's immediate vicinity a number of young men, lost in admiration of her temerity, and not without chivalrous instincts, jeered the orator's reply. In the middle of the room Fred Holton, who had gone to the meeting with some of his farmer neighbors that he met in Main Street, turned at the sound of Phil's voice. Before Waterman, luxuriating in his applause, could resume, Fred was on his feet.

"As this was called as a meeting of citizens, I have a right to be here. We have listened for nearly an hour to a speech that has made nothing any clearer — that has, in fact, gone

all round the pump without finding the handle. It 's time we knew what it is the speaker wants done; it's time he came to the point and named these men who have robbed their friends and neighbors. Let 's have the names right now before we go any further."

"Who 's that talking? Put him out!"

The meeting was in disorder, and a dozen men were trying to talk. Waterman, smiling patiently, rapped with the official gavel that Judge Walters wielded when counsel, in the heat of argument, transcended the bounds of propriety.

"It 's Fred Holton," bellowed some one.

Waterman smiled in quiet scorn. He had recognized Fred Holton and was ready with his answer. One of his friends who had pushed through the crowd whispered in his ear.

"My friends," he began, in the indulgent tone of a grieved parent, "the gentleman who spoke a moment ago was quite right in remarking that this is a meeting of citizens. No one denies his right to speak or to interrupt other speakers if such be his idea of courtesy. But he will pardon me for suggesting that it is remarkable that he of all men should interrupt our friendly conference here and demand that names be mentioned, when, prompted by a sense of delicacy, I have refrained from mentioning his own name in this unpleasant connection. It 's a name that has been identified far too closely with the affairs of this town. I should like to know how a member of the Holton family dare come to this meeting, when the suspension of one of our chief industries and the embarrassments of the Sycamore Traction Company are directly attributable to the family of which this young gentleman is a member. And while we sit here in conference, there are grave rumors afloat that we are threatened with even more serious difficulties. Within a few minutes word has reached me that a run is in progress upon certain of our banks." (There was a commotion throughout the room, and those near the doors were already pushing toward the street.) "I beg of you, be not hasty; the hour calls for wise counsel —"

The shuffling of feet and overturning of chairs deadened the remainder of his speech.

Phil escaped quickly from the court-house, and seeing the throng in Main Street began a détour to reach Montgomery's Bank. Fred caught up with her and begged her to go home.

"There 's going to be a row, Phil, and you 'd better keep out of the way."

"If there 's a row, that silly Waterman is responsible," Phil replied. "I'm going to the bank to see Amy."

People were flocking to Main Street from all directions, and finding that she persisted in going on, Fred kept close beside her.

"He'll scold you if you do; you'd better go home," Fred urged as they reached Franklin Street, a block south of Main, and saw the packed streets at the First National corner.

They debated a moment; then Phil was seized with an idea.

"Fred, run over to the college and bring all the boys you can find at Mill's Field. Bring them up Main Street singing, and send a flying wedge through the mob; — that will smash it. Beat it, before the boys hear the row and mix in!"

Fred was off for the athletic field before she had finished speaking, and Phil sought the side door of Montgomery's Bank.

The throng at the intersection of Franklin Street and Main faced the First National. When the court-house clock boomed three the clerks inside made an effort to close the doors, and this had provoked a sharp encounter with the waiting depositors on the bank steps. The crowd yelled as it surged in sympathy with the effort to hold the doors open. Some one threw a stone that struck the window in the middle of "National" in the sign, and this caused an outbreak of derisive cheers. An intoxicated man on the steps turned round with difficulty and waved his hat.

"Come on, boys; we'll bust the safe and find out whether they 've got any money or not."

Some of those who had gained entrance to the bank came out by the side door, and this served to divert attention to Franklin Street for a moment. There were cries that a woman who had received her money had been robbed, and this increased the uproar.

When Amzi took a last survey from his bank steps at three o'clock, some one yelled, "Hello, Amzi!" A piece of brick flung with an aim worthy of a nobler cause whizzed past his head and struck the door-frame with a sharp thwack and blur of dust. Amzi looked down at the missile with pained surprise and kicked it aside. His clerks besought him to come in out of harm's way; and yet no man in Montgomery had established a better right than he to stand exactly where he stood and view contemporaneous history in the making.

Howls and cat-calls followed the casting of the brick. Amzi lifted his hand to stay the tumult, but in his seersucker coat and straw hat his appearance was calculated to provoke merriment.

"Shoot the hat! Where 's your earmuffs?" they jeered.

He could not make himself heard, and even if his voice had been equal to the occasion no one was in humor to listen to him. Bankers were unpopular in Montgomery that afternoon. No one had ever believed before that Amzi was capable of taking unfair advantage of his fellow-men; and yet Waterman's hearers were circulating the report in Main Street that Amzi had been buying Sycamore bonds at an infamously low price.

He flourished his cigar toward the First National, and then pointed it at his own door, but this bit of pantomime only renewed the mirth of the assemblage. It seemed to be the impression that he was trying to advertise his bank, in the fashion of a "demonstrator" in a shop-window. The disorder increased. Some one yelled: —

"What are you paying for Sycamore bonds?"

This was followed by an ominous turning and shifting. Amzi withdrew, closed and locked the bank doors, and

showed his scorn of his calumniators by reversing with deliberation the tin card so that it announced "Bank Shut."

Amzi, his dignity ruffled by the reception accorded him, had retired to his private room when a familiar knock sounded on the Franklin Street door and he turned the latch to admit Phil.

"You —! what you doing down here? What right have you to be running the streets on a day like this?" he blurted, his eyes bulging wrathfully.

"Oh, chuck it, Amy! This is the best show we've had since the calliope blew up and killed the elephant in the circus when I was seven years old. I've been to the meeting. The Honorable Alec delivered a noble oration; he told them that everybody, including you and daddy, is crooked; he's the only honest man. It was the supreme and ultimate lim*ite!*"

"Want to burn me in effigy? Call me a horned plutocrat?"

"Oh, he did n't mention you, or daddy either, by name; just hinted that you were both trying to rob the Sycamore bondholders."

Amzi put his feet on a chair, settled his hat comfortably on the back of his head, and chewed his cigar meditatively.

"Thunder! You'd better keep away from indignation meetings where Alec's going to speak. You're likely to get shot."

"Not I, sir. I called him a coward, right there in the meeting. A most unladylike proceeding; indeed, it was, Amy.

> "When rose the maid upon a chair,
> Some called her false; none named her fair;
> Nathless she saw nor sneer nor frown,
> But 'C-o-w-a-r-d' flung her challenge down."

Amzi ignored her couplets — Phil's impromptu verses always embarrassed him — and demanded the particulars. He chuckled as she described the meeting. He cross-examined her to be sure that she omitted nothing. Her

report of his brother-in-law's tirade gave him the greatest delight. As they talked, they heard plainly the commotion in the streets.

"I like the way you take things," said Phil. "The town's gone crazy, and there's a mob in front of your little toy bank, but you're not even peevish."

"Some old schoolmate threw a brick at me awhile ago when I went our for air and that annoyed me," Amzi admitted. "If those fellows out there who have n't any money in any bank, and never will have any, would only go home, I'd do something to relieve the pressure. I hanker for a chance to cross the street, but they won't let me. I called the mayor on the telephone and demanded that he send over the fire department and sprinkle 'em, but he said he could n't unless I 'd turn in an alarm — had the nerve to tell me it would be against the city ordinances! What do you think of that, Phil? Guess the police force is under the bed at home. But I can wait. There's nothing like waiting. Take it from me that you 'd better trot along to your tea. You're rather cute in that hat. I suppose it burnt a hole in a ten-dollar-bill."

"Twenty-five, Amy."

"No wonder there 's a panic! Go out and show yourself, so they can see what a plutocrat looks like. I guess that would cause 'em to break windows all right."

"Ungrateful old man! Main Street will be opened for traffic in a few minutes, thanks to the head under the hat you feign to despise. I sent Fred over to the college to bring the boys down to clean things up. They're about due, methinks."

"Fred in town?"

"Why ask? It's Saturday and he's a farmer."

"Your thinker thinks, Phil. Would that I loved prayer-meeting as much as you love trouble! As trustee of Madison, I wish you 'd left the boys at play. That last Washington's Birthday row almost broke up the college."

Phil jumped down from the table suddenly and flung the

door open. Above the murmur of the restless shuffling crowd rose the sound of singing.

The sunny afternoon had brought to Mill's Field budding baseballists and candidates for track teams and a gallery of critics of their performances. Fred Holton's name was written high in the athletic records of Madison, and a few words bawled from the bleachers served to assemble all the students in sight.

"There 's an ugly mob downtown, boys; and it may do mischief if it hangs together until dark. If we can pry 'em apart, they'll go home and forget it."

Fifty students immediately formed in line. "No clubs or sticks, boys. We'll march down Main Street in good order and see what a peaceful demonstration will do. Forward! March!"

As they crossed the campus at double-quick, students poured out of the library and joined the battalion. Others came tumbling out of the fraternity houses in Buckeye Lane, anxious to join in the lark. Before entering Main Street, Fred gave his last orders, which were accepted without question from an alumnus whom they had all learned to know of late as a sympathetic and stimulating visitor to the Gym, and the adviser for the Thanksgiving football game in which they had scored a victory over the hosts of Purdue.

Two blocks from the bank they re-formed in four lines, extending from curb to curb, and went forward to the strains of "Old Madison": —

> "What shall we do for Madison, for Madison, for Madison?
> What shall we do for Madison, our college and her men?"

To the familiar strains of the college song, Montgomery had frequently wept not without reason, for the young Madisonians had been much given in recent years to ebullitions of college spirit. The timid mayor heard it now, looked out upon the lines of marching students, and pulled down

his office blinds to avoid witnessing the inevitable collision between town and gown.

As the students approached, women and timorous men began trying to escape. Fred signaled to the yell leader, who began beating time, and the street rang with the college cheer. They gave it over and over again; they cheered the college and every bank in town, and between cheers Fred moved the lines forward. The mechanics and farmers, who, alarmed for the security of their savings, had formed the nucleus of the crowd, began to disperse before the advance of the students, but the sidewalks filled with those who expected an encounter and wished to view it in safety. Merchants closed and barred their doors against possible invasion. The rougher element, that had attached itself to the throng and given it the semblance of a mob, now organized hastily for a counter-demonstration.

"Smash the college dudes!" bawled a big fellow, throwing himself forward as leader. There was a rush and a sharp struggle. The collegians stood fast. The town phalanx withdrew to Franklin Street, and, considerably increased, rushed again upon the collegians. A lively fist-fight now engaged the vanguard for a minute, to the delight of the spectators. Hard blows were struck on both sides. While this was in progress, Fred withdrew the rear ranks of his army, massed them compactly, and led them in a gallant charge through the shattered line of their comrades, against the enemy. The students wavered at the moment of collision; there was sharp tackling and the line broke, closed again, and swept on, beyond Franklin Street and for half a block further; then effected a quick about-face in readiness for another charge but found the field clear. Some one on the packed sidewalk proposed a cheer for the college, and it was given with a will, and the collegians resumed their cheering. A few missiles flung by the vanquished town men rained upon them, but the war was over. Fred's lines were flung across the intersecting streets like pickets, and, impressed by their quiet order, the belligerent town men began to

mingle peacefully with the lingering crowd on the pavements.

Mr. Amzi Montgomery appeared on the steps of his bank, and glanced up and down the street, and at the courthouse clock, like a pigeon emerging from its cote after a shower. Phil, having been warned to remain inside, naturally joined him an instant later. Amzi was saluted with a cheer in recognition of his dignity as treasurer of Madison's board of trustees,—a greeting he acknowledged by puffing his cheeks and guardedly lifting his hat. And all these things pleased Main Street. An attack on the First National had been averted; the students had made amends for many affronts to municipal dignity; and it was in the air that other and equally interesting incidents would add further to the day's entertainment.

The jubilant yell leader, seeing Phil beside Amzi, decided that she, too, was deserving of attention.

"For the girl on the bank steps — all together!"

While this rah-rahing was in progress, Amzi left the steps and started across the street. Now, while Amzi Montgomery had been seen of all men in all years and at all seasons, standing on the steps of his bank in the old straw hat, with his seersucker coat buttoned tightly round his sturdy figure, he had never before been known to descend into Main Street in that garb. The crowd immediately began closing in upon him and Fred detached a squad of his brawniest men to act as the banker's bodyguard.

Amzi moved with great serenity towards the First National Bank, and appeared to be examining the sunburst the hostile stone had stamped upon the plate-glass window. Amzi never hurried, and he appeared to be in no haste now. Main Street was pleased that he deliberated. The longer the entertainment lasted the better. The door of the First National had been closed with little difficulty during the diversion afforded by the arrival of the college men, but the steps and sidewalk were filled. Amzi looked over the crowd musingly, and beckoned to Fred.

"Get me a box to stand on and a piece of soap — laundry soap. I want to —"

He waved his cigar toward the window in vague explanation, and Fred dived into a grocery and came back with the articles demanded. Main Street's curiosity had never been so whetted and teased. If it had been any one but Amzi; but it was so unmistakably Amzi! Amzi placed the box under the window and stood upon it. Then with characteristic nonchalance he removed the wrapper from the cake of soap, while the crowd surged and shuffled, filling the street again in its anxiety to miss nothing. Amzi broke the bar of soap in two, and calmly trimmed half of it to serve as a crayon. As he began to write upon the glass, his guards were hard-pressed to hold back the throng that seemed bent upon pushing the banker through his rival's window. To ease the tension the boys struck up —

"The pirates of the Wabash,
A jolly crowd are they."

Amzi wrote slowly, in a large round hand, beginning immediately under the "First National Bank" lettering. The faint tracings of the soap were legible only a few yards away and the yell-leader began reading for the benefit of the crowd. And this was Amzi's announcement: —

I hereby guarantee all deposits in this bank.

Interest on Sycamore Traction bonds will be paid here April 1. Persons from whom I have bought such bonds may redeem same at price I paid for them, without discount.

A. MONTGOMERY.

When he had completed his first sentence, he paused to inspect it. Murmurs of astonishment gave way to shouts of approval, and then the street grew silent as the remainder was read word by word.

"Let her go now, for A. Montgo*meree!*" cried the yell-leader, and while necks craned and men jostled and pushed,

the students cheered. When Amzi had written, "at the price I paid for them," he made a period, and then, after a moment's reflection, drew out his handkerchief and erased it to add — "without discount."

He threw away the soap and began to retrace his steps, but the whole town seemed now to have massed itself in the intersecting streets. The nearest students flung themselves together as an escort, and amid cheers Amzi returned to his own bank, where Phil opened the door and demanded to know what he had been doing to be cheered as only a football hero is cheered when his name is read at commencement.

"Thunder!" said Amzi. "I just wanted to take the gas out of Alec's speech. What are those fools doing now?"

Phil, Fred, and Amzi, with several of the students who had acted as the banker's bodyguard, gathered at the front window. Amzi's announcement that the Sycamore interest would be paid had brought Kirkwood into the minds of many who knew of his efforts to save the company. His name shouted here and there in the street directed attention to his office windows. As a former member of the faculty of Madison, Kirkwood appeared usually on the platform at commencement, and now that he was mentioned the students improvised a cheer for him that Kirkwood's building flung back at Montgomery's Bank. The demonstration continued with increased volume, until finally Kirkwood opened a window and looked down. A shout rose as he appeared. The tears sprang to Phil's eyes as she saw her father's tall figure, his stoop accentuated as he bent under the window. He had really achieved at last! She only vaguely grasped the import of what Amzi had told her in a few abrupt sentences after his return to the bank, but her heart beat fast at the thought that her father shared in the day's honors. He had been of real service to his fellow-townsmen and they were now demanding a speech. He bowed and vanished; but when the cheering was renewed and long continued, he came back, and when silence fell upon the crowd (Phil wondered if they, too, felt

the pathos in him that had always touched her, and which just then brought the tears to her eyes!) he spoke slowly and clearly.

"My friends, this is the best town and its people are the best and kindest people in the world. If I have done anything to win your praise I am glad. This community is bound to prosper, for it is founded, not upon industry and thrift alone, but upon faith and honor and helpfulness; and these, my good friends, are the things that endure forever."

"I could n't hear that," said Amzi to Phil, as her father disappeared into his office amid the loudest cheers of the day, "but I reckon Tom said about the right thing."

"I 'm sure he did," replied Phil, drying her eyes, "and it 's all true, too!"

CHAPTER XXIV

THE FORSAKEN GARDEN

It's pleasant, on the whole, to do something worth doing; to make grass grow where it has never grown before; to put the last touch to a canoe-paddle of exactly the right weight and balance; to bring to something approximating one's ideal of a sound sentence the last stubborn, maddening clutter of words in a manuscript that has grown from a pen-scratch on the back of an envelope into a potential book. And Tom Kirkwood was not without his sense of satisfaction. He had without litigation straightened the Sycamore Company's financial tangles. Its physical deficiencies were being remedied and its service brought to standard. He had never in his life felt so conscious of his powers. He was out of debt — having paid back two thousand dollars Amzi had loaned him in the fall, after Phil had raised the red flag of danger in their affairs. The load was off his back; men spoke to him in the street with a new cordiality; the "Evening Star," in an excess of emotion following the taking-over of the First National Bank by Amzi and all the moving incidents connected with the drama of Main Street's greatest day, — the "Evening Star" had without the slightest provocation, declared that the Honorable Thomas Kirkwood was just the man for governor. The Desbrosses Trust & Guaranty Company had not only paid him handsomely, but was entrusting him with the rehabilitation of a traction company in Illinois that was not earning dividends.

He came back to Montgomery to try some cases at the April term of court and sent his trunk to the Morton House.

"It is n't square, daddy," said Phil, breaking in upon him at his office on the day of his arrival. "We were to open the

house again when you had finished at Indianapolis. And here you are, not even telling me you were coming."

The office was dingier and dustier than ever. She abused him for not at least giving her a chance to clean it against his coming.

"I have to be off again in a week; it did n't seem worth while to put you to the trouble of opening the house just for that," he replied evasively. His own affairs again occupied his mind, and the sight of Phil gave a keen edge to his curiosity as to her life at Amzi's.

"Your new suit is certainly some clothes, and a glimpse of that four-in-hand makes the world a nobler and better place to live in! If the Indianapolis boulevards can do that for you, it's too bad I did n't know it long ago. I have an idea" — and she paused pensively in the act of dusting a chair — "I 'm a good deal worried by the idea that you ought to be mussed!"

He pleaded mockingly for mercy, calling attention to her inconsistency in admiring his raiment while at the same time threatening it with destruction.

"You seem to have been to the dressmaker yourself. How 's your bank account, Phil? I suppose your uncle will have to be more careful about overdrafts now that he has a national bank."

"Oh, I 'm not broke. And " — suddenly serious — "I must tell you something, daddy. I 've been waiting for a chance to ask you if you cared; it did n't seem right not to ask you; and, of course, if you mind, I *won't.*"

He smiled at her earnestness, her unusual indirection. She was immensely grown up; there were new manifestations of her otherwiseness. He noted little sophisticated tricks of manner that reminded him vaguely of some one else.

"Amy says it's all right for me to do it, but that I must ask you; and mamma says that, too."

Her preluding roused apprehensions. What might not have happened in these weeks that Phil had spent with

Lois? He observed his daughter with a new intentness. She drew a handkerchief from her sleeve and touched it lightly, with an un-Phil-like gesture to her nose; and an instant later, with an almost imperceptible movement of her head, resettled her hat. She had acquired — quite unconsciously he did not question — a new air. She was his old Phil, but the portrait had been retouched here and there, and was reminiscent in unaccountable ways of some one else very like and very different.

"Yes, Phil, come out with it," he said, finding her eyes upon him in a wide, unseeing gaze — and that, too, he now remembered. She had taken on, as young girls do, the superficial graces and innocent affectations of an older person. Such perfectly natural and pardonable imitation is induced by admiration; and Lois had been a woman of fascinations in old times! He had no reason for believing that she had changed; and it had been clear to him that first day of Lois's return that she had laid strong hold upon Phil's imagination.

"Mamma wants to give me some money: she has already done some nice things for me. She bought this hat and suit; but she wants to do more."

Kirkwood frowned. Lois had no right to come back and steal Phil away from him. He was at once jealous, suspicious. He, too, had assumed that Lois's return had not been voluntary; that she had come back of necessity and flung herself upon Amzi's charity. It would be quite like her to try to tempt Phil with a handful of trinkets.

"It is n't likely that she has much to give you; but before you accept anything of importance you should be sure that it 's a proper gift for her to offer, that she can afford to do it."

"There does n't seem to be any question about that, daddy. What she wants to do is to give me a whole lot of money — enough to make me really rich. She wants to put one hundred thousand dollars in a trusteeship for me."

There was consternation in his quick glance. Nothing in his knowledge of Lois justified a belief that she would ever,

by any proper and reputable means, command any such sum.

"You must be mistaken, Phil. You must have got the figures wrong. It's more likely a thousand. You know mathematics was never a strong point with you!"

"It's this way, you see, daddy. She made a lot of money — in lucky investments — mines, real estate, and things like that. She told me a little about it; as though it were a great joke. But she is very clever; she did it all by herself — and no one knows it, except just Amy; and she told me I might tell you, so you'd understand. She even said to say to you—" and Phil paused, knitting her brows. To be repeating as from a stranger a message from her mother to her father was a fresh phase of the unreal situation created by her mother's return. "She said to tell you she came by it honestly; that it was n't tainted money!"

And Phil laughed nervously, not knowing how her father would take this. He seemed depressed, in the old familiar fashion; and she could not know the reason of it, or that the magnitude of his former wife's resources and her wish to divide with her daughter rallied all manner of suspicions round his jealousy.

"She said that either Amy could manage it for me, or that if you liked she would be perfectly willing to turn it over to you. She was very kind about it, daddy; really she was."

"I'm not questioning that, Phil. It's a little staggering, that's all."

"But, of course," she ran on eagerly, "it would n't make any difference between you and me. I know you have done everything for me. Please don't ever think I forget that, daddy. And if you have any feeling about it, please say no. I don't want money, just to be having it. We've always agreed that money is n't the main thing in life."

"It's rather necessary, though, as we've found by experience," he replied, with a rueful smile. "I've done pretty badly, Phil; but things are brighter. I'm able now to begin putting some money away for you myself, and I shall do it,

of course, just the same. But as to your mother's offer, you must accept it; it's a large sum, far more than I could ever command. It makes you independent; it changes the future for you, puts things within your reach that have been clear out of the question. And it's very generous on her part to tell you to refer the matter to me. I assume," he added, "that she's keeping enough for herself; there might be some difficulty later on if she did n't do that."

"Oh," said Phil, with an unconscious note of pride that did not escape him, "she has plenty; she's richer, I suppose, than almost anybody around here. She did n't ask me not to tell you anything — she's not like that — so you may as well know that she gave Amy a lot of money to help him set up the new bank. It's so funny that I can't help laughing. The whole family — one's aunts, I mean — think she came back to sponge off of Amy, and they don't know she's going to own almost as much as he does in the new Montgomery National. I get to giggling when I see those women strutting by the house with their chins up, but mamma does n't pay the least attention. I don't believe she thinks about them at all; she's had the house fixed over — pitched a lot of Amy's old furniture into the alley — and is having the garden done by a landscape gardener she imported from Chicago. And those poor women are fretting themselves to death, thinking it's Amy's money she's spending. Yesterday she ordered a seven thousand dollar automobile by telegraph, — just like that! — and when it anchors in front of Amy's gate there'll be some deaths from heart failure in that neighborhood."

Kirkwood's sometime sisters-in-law had been three sharp thorns in his side; and Phil's joy at the prospect of their discomfiture when they beheld their sister rolling about in an expensive motor was not without justification. Lois's prosperity was, however, deeply mystifying. It flashed upon him suddenly that he did not in the least know this Lois of whom Phil had been speaking: she was certainly not the young woman, scarcely out of her girlhood, who had so

shamelessly abandoned him. And over this thought stumbled another: he had never known her! As he reflected, his eyes roamed to a large calendar on the wall over Phil's head. This was the 12th of April, his wedding-day. The date interested him only passively; it had long ago ceased to affect him emotionally.

He meant to speak to Nan before he left town and endeavor once more to persuade her that Lois's return had made no difference. As he swung idly in his chair he sought to analyze his feelings. Those little tricks of manner that Phil imitated so unconsciously kept recurring and he tried to visualize the Lois of the present as she must be; — clever, impulsive in her generosities, heedless, indifferent. In all his conjecturing since Christmas he had experienced no longing to have her back; nothing beyond a mild impersonal curiosity as to how time had dealt with her.

The success that had attended his labors had strengthened all the fibers of his will; he was the master of himself, a man again. He had demonstrated to his own surprise and satisfaction that he could devise a plan and put it through; that he could bring an iron hand to his dealings with men. And buoyed up by this fresh knowledge he was impatient at the frustration of any of his plans and hopes. Lois had shaken down the pillars of his life once; but she could not repeat that injury. He had built himself a new argosy and found a new companion for his voyaging. Nan should marry him; if she liked they would remove to Indianapolis to escape gossipy tongues; but he had definitely determined that the marriage should not be delayed. He was a free man and he meant to exercise and enjoy his freedom. He had taken soundings where he had gone down on that first venture and touched nowhere any trace of the wreck; the waters of oblivion rippled listlessly over those unmarked shoals.

He swung round with an uncomfortable sense that Phil had been watching him as she bent forward, her elbow resting on the arm of one of the old office chairs, her hand against her cheek. That had been one of Lois's ways and

Phil's brown eyes were very like Lois's! He did not want Phil to attribute his long reverie to retrospective regrets or present longings.

"Well, Phil; I've got to go to the court-house to see Judge Walters. About that money, it's perfectly right for you to accept it; but I think it best that your Uncle Amzi should have the care of it. It's a considerable responsibility, however, and you must let him know that you appreciate his doing it; and I'll speak to him about it myself. If you're going home you can walk as far as the court-house with me."

He had spoken briskly, to emphasize his own indifference to Lois and her money.

While Kirkwood was collecting some papers, Phil, after moving restlessly about and glancing down at Amzi — he happened just then to be standing on the bank steps talking to an agent of the Comptroller's office who had been dispatched from Washington to observe the metamorphosis of the First National into the Montgomery National, — Phil, with an embarrassment that was new to her relations with her father, asked diffidently, —

"Shall I say anything to mamma — I mean about the money?"

This was not at all what she had meant to say. She had hoped that he would send some message to her mother. It was incredible that the wires should be so utterly broken between them as to make all communication impossible. They were both so much to her liking; in her own heart admiration and love enfolded them both so completely that her spirit chafed at the thought of standing first with one and then with the other on the respective sides of the barricade that had risen between them. Her father replied brusquely: —

"No; that's all, I believe, Phil."

As they walked toward the court-house, Lois passed on the opposite sidewalk. It is not against Montgomery conventions to nod to friends across Main Street or even to pause and converse across that thoroughfare if one is so disposed. Phil nodded to her mother. She was unable to tell

whether her father was conscious that his former wife was so near; he lifted his hat absently, seeing that Phil was speaking to some one.

"By the way, Phil, have you been in the house lately — the old place, I mean? Amzi's carpenter tells me the wind has torn off the water-spouts and that the veranda posts have rotted badly."

He had so rarely mentioned the long-abandoned house that she was startled. He did not care! This was the most conclusive proof possible that he no longer cared; and the thought of it did not make her happy. Clearly Love was not, after all, a limitless dominion, without other bounds than those set by the farthest stars, but a narrow, dark, and unstable realm. That these two should dwell in the same town, walk the same street, at the same hour, without any desire to see and speak to each other, was the strangest of phenomena.

"Drop in to-morrow and have luncheon with me at the hotel. I want to see all of you I can while I'm here," he remarked when they reached the court-house.

"Very well, daddy."

That evening, after he had eaten the hotel supper with a printed brief for company, Kirkwood went to the Bartletts', but no one answered his summons and he turned away disappointed. Thinking they were probably at some neighbor's house he decided to walk about and return later. His idle roaming led him past Center Church. It was prayer-meeting night, and through the open windows floated a hymn sung waveringly by the small gathering of the faithful. It was here, on just such an April night, that he and Lois had sworn to love and cherish each other to the end of their days. He had been profoundly moved that night, standing before the reverend president of the college in the crowded church and repeating his vows after the kindly, lovable old man. And he remembered how, as they left the church, the assembled students had shown their good-will in ringing cheers. But these memories had lost their poignancy. Verily, he did not care!

Finding himself presently before Amzi's house, he remembered without emotion that Lois was established there. It was an ironic fling of the dice that had brought her back prosperous and presumably happy to lure Phil away from him! He walked slowly; the proximity of his recreant wife gave him neither pang nor thrill. He loitered that the test might be the more complete.

A man had been walking toward him from the farther side of the Montgomery place, and something furtive in his movements caused Kirkwood to pause. Then, after halting uncertainly and fumbling at the chain that held the Kirkwood gate together, the man retraced his steps, and guardedly let himself into the Fosdicks' yard. Kirkwood listened, and hearing no further sounds dismissed the matter. It now occurred to him to visit his own property, whose decrepitude Amzi had brought to his attention, and finding that he had matches and the house key, he lifted the chain from the rickety gate and passed into the garden. Kirkwood was preoccupied with the idea of putting the house and lot in order and selling it. Now that he was confident that it no longer held any associations for him, he was in haste to be rid of it. He would sell the place and invest the proceeds for Phil. He smiled ironically as he remembered the disparity between his own fortunes and those of his former wife. He did not resent her prosperity; he did not understand it; but if it was the way of the gods to visit fortune upon the unrighteous, so much the worse for the gods.

A brick walk curved round the house, and as he was about to step from it to the veranda he heard voices that came seemingly from the jutting corner of a wing that had been his library. He had no wish to be found there. Very likely the yard was visited frequently by prowlers; and there was a beaten path across the rear which had been for years a short cut between Amzi's and his sisters' houses. He was in no mood for a meeting with any intruder who might be there at this hour, and he was about to steal back the way he had

come when a man's voice rose suddenly in anger. A woman replied, evidently counseling a lower tone.

"Here in Tom's graveyard is a fitting place to talk over our affairs. You need n't be in such a hurry to go. We may as well fix this thing up now and be done with it. I 'm broke; I have n't got a cent, and it 's tough, I can tell you. But it 's some satisfaction to know that Will 's broke, too. I took care that he got his, all right. The Holtons are all down and out. Will 's as poor as I am, and my gay nephew Charlie 's busy dodging the sheriff. Not much left for Will now but to go out and rustle for life insurance — the common fate of inglorious failure."

The woman's voice rose crisp and assured on the tender spring air.

"Your note said it was something of importance. I can't stay here all night. I have n't any money for you and your family troubles don't interest me. And let me say, once and for all, that I don't propose to have you following me round. This is a big world and there 's room in it for both of us."

Kirkwood could not see them, though he heard perfectly every word that had been spoken, and he could not escape without attracting their attention.

"See here, Lois, I 've just heard a whisper from Seattle that you cleaned up a lot of money out there. Good joke on me, was n't it? I thought you were pretty thick with the Barkleys, but I did n't know he had let you into his deals. I want my share; if it had n't been for me, you would n't have known Seattle was on the map. It 's only fair; I 'll call it fifty thousand and let it go at that."

"Nothing; absolutely not a penny! I advise you to make yourself scarce. And if you attempt to annoy me while I 'm here, I 'll do something very unpleasant about it. I agreed to meet you to-night merely to tell you that."

Kirkwood heard her step on the walk, and drew back. The light of the moon was full upon her. She was bareheaded and wrapped in a long coat. It was thus that he saw her again, in the shadow of the house where together they had

kindled their hearth, — in the garden plot whose disorder and ruin were eloquent of her broken faith.

She was moving away swiftly, with the light step he remembered. Holton gained her side in a long leap.

"No, you don't! Not by a damned sight, you don't!"

Kirkwood saw them both clearly in their attitude of antagonism — the wife who had wronged him, the friend who had betrayed him.

"You don't shake me so easily. I want my share of the profits. It was a low trick — getting rid of me so you could spend your money on yourself; humiliating me by showing me up as a drunkard in the divorce court. I owe you a good one for that!"

"Not a cent!" she repeated, lifting her head in mockery of his clumsy attempt to becloud the real issue.

Her taunting tone maddened him; without warning he gripped her throat roughly. His tightening clasp stifled her cry as she struggled to free herself.

Kirkwood stood suddenly beside them, caught Holton by the collar, and flung him back. Holton's arm was up instantly to ward off an expected blow. He turned guardedly, and his arm fell as he recognized Kirkwood.

"So that's the ticket! It was a trap, was it?" And then his anger mounting, he flung round at Lois. "So this is what brought you back! Well, it does n't lower my price any! He can have you and be damned to him, but I double my price!"

"This is my property," said Kirkwood coldly; "if you don't leave instantly, I'll turn you over to the police."

"She's come back to you, has she! Well, you need n't be so set up about it. She's anybody's woman for the asking; you ought to have learned that —"

Kirkwood's stick fell with a sharp swish across his shoulders.

"Leave these grounds at once or I'll send you to the lockup!"

Holton looked coweringly from one to the other. The strangeness of the encounter was in the mind of each: that

the years had slipped away and that Kirkwood was defending her from the man for whom she had abandoned him. An unearthly quiet lay upon the garden. Children's voices rose faintly on the silvery April night from the grounds beyond. Far away, beyond the station, a locomotive puffed slowly on a steep grade. The noises of the town seemed eerily blurred and distant.

"Clear out! Your business here is finished. And don't come back," said Kirkwood firmly.

"She asked me to meet her here; — you must have known it; it was a damned vile trick —" Holton broke out violently; but Kirkwood touched him with the end of his stick, pointed toward the gate, and repeated his order more sharply. Holton whirled on his heel, found an opening in the hedge, and left them, the boughs snapping behind him.

Kirkwood was the first to speak.

"He's gone, I think. I'll watch until you get safely back to Amzi's."

He lifted his hat; his tone was one of dismissal and she turned as though to leave, hesitated and drew a step nearer.

"If you don't mind, I'd like to speak to you a moment. I should n't have thought of seeking you, of course, but this makes it possible."

He made no reply, but waited, leaning on his stick. Her foot tapped the walk nervously; as she readjusted the cloak it exhaled the faint scent of orris that reached him as though wafted down some dim aisle of memory.

"I want to speak about Phil. It was to see Phil that I came back. I want you to know that I would n't take her away from you if I could. There must be no misunderstanding about this. Whatever I am or have been or may be, I am not base enough for that."

He was silent for a moment.

"That is something that is not in your hands or mine," he answered. "Phil is the mistress of her own affairs. I was perfectly willing that she should go to Amzi's to be with

you; it's for her to decide whether she ever comes back to me."

"That is — generous; very generous," she replied, as though, after hesitating before using the word, her second thought confirmed the choice.

"And about the money; she told me she spoke to you about that to-day. I appreciate your attitude. I want you to understand that I'm not trying to bribe her. I'm glad of a chance to say that I would do nothing to spoil her loyalty to you. You deserve that; and I have no illusions about myself. If I thought my coming would injure her — or you — in any way, I should go at once and never come back. But I had to see her, and it has all happened fortunately — Amzi's kindness, and hers — and your own! Phil is so dear — so lovable!"

Her last words broke in a sob, but she quickly regained her self-control.

"I'm glad," he replied, "if you are not disappointed in her. We have been very close — comrades and friends; but she has gone beyond me; and that was inevitable. She's an independent spirit — quite capable of managing her own affairs."

"I don't think she will ever go beyond you," Lois answered. "She has told me all the story — and I have read a good deal into it that she did n't tell me. And I am very grateful. She did n't have to tell me that you had not embittered her against me; her way of meeting me was reassuring as to that. It was fine of you; it was n't what I expected or deserved."

Unconsciously they had begun walking back and forth in the path, and once, as they turned, they looked at each other fixedly for the first time. It was the deliberate frank scrutiny of old acquaintances who seek affirmation of fading memories after long absence.

"As to the money, I want to protect her, as far as money can do it, from hardship and need hereafter. I don't want you to think I offer it as restitution — or — penance. I have plenty for myself; I'm giving up nothing in doing it."

He tried to phrase carefully his disavowal of any thought that her gift was a penitential act. He confessed that he had been concerned for Phil's future; and that so far he had not been able to provide for her in case of his death. This brought him to Amzi, whose devotion to Phil he praised warmly. They met immediately upon the safe ground of Amzi's nobility. Then they recurred to Phil. Presently as they passed the veranda, she sat down on the steps and after a moment he seated himself beside her. They had sat thus, looking out upon the newly planned garden, when the mystery and wonder of Phil's coming filled their hearts and minds.

"I 've thought," she said, bending forward with her arms folded upon her knees, "that Phil ought to travel — that I might take her away for a little while." She waited for his assent; but when he was silent, she hurried on to set herself right in this. "But I don't believe that would be best. Not with me. Trotting around with me over there would n't do her any good. It might spoil her point of view, which is — just right — sound and healthy. The child 's a genius. She wants to write — of course you know that."

He did not know it. Jealousy pricked him at this sudden revelation of something in Phil that he had not with all his opportunity realized.

"She 's very clever," he responded tamely.

"It 's more than that! She has a trunkful of stuff she 's written — some of it rubbish; some of it amazingly good."

He resented these appraisements of Phil's literary experiments. It was disagreeable to hear from Phil's mother things which he should have learned for himself. His trained analytical faculties were disturbed; he had regarded the theory of the superior keenness of maternal perception as rather fantastic. Phil had never confided her ambitions to him; in fact, it was now clear that she had concealed them, perhaps fearing his criticisms.

"She 's so droll!" — and Lois laughed at some recollection. "She has a delicious humor — her own special flavor.

All these people in Montgomery are story-book people to her. She's a deep one — that little Phil! She has written pages about them — and the drollest of all about those women over there."

She indicated with a gesture the domiciles of her sisters. The fact that Phil had utilized her aunts as literary material amused Lois profoundly. But finding that the burden of the talk lay with her she asked, "What would you think of college for Phil? Or is it too late?"

"She did n't seem a good subject when the time came; and besides," he added bluntly, "I could n't afford it."

"Oh, she did n't speak of it regretfully; she did n't complain because you had n't sent her!"

"No, of course not; that would n't be like Phil. I'm not sure college would be a good thing for her now; she 's read prodigiously — away ahead of most girls, ahead of most people! There would n't be so much that college could do for her. And if she really has the creative faculty, it's better not to curb or check it. Not in her case. She led her class in high school without working at it. Whatever she wants to know she will get without tying herself up in a college course."

Lois nodded. He was an educated man who had himself been a teacher, and his testimony was entitled to respect. She was far more comfortable than he as they continued the discussion. The breadth of her understanding of Phil piqued him. In these few weeks Lois had learned much about Phil that had been a sealed book to him. His position was absurd; it was preposterous for him to be learning about Phil from Phil's mother, when it was he who had shaped the course of Phil's life. He wondered whether Lois knew that her disclosures hurt his pride, shattered his vanity.

"The dear child seems to be the sole prop of most of the paupers in the bottoms. I went with her to look at one of her families yesterday, and I could see where her spare change has been going. She's set up a piano in the box factory so the girls can amuse themselves at noontime and you may

be sure they're all crazy about her. Everybody seems to be!"

The remembrance of Phil's generosities amused her. She mentioned a number of them with murmurous glee and unmistakable admiration. Phil had never confided these things to him, and he reflected ruefully that her indulgence in pianos for working-girls probably accounted for deficiencies in her own wardrobe that had not at times escaped his masculine eye. He had mildly wondered what became of the money he gave Phil for shoes! It argued an unresponsiveness in his own nature that Phil had concealed her adventures as Lady Bountiful from him — and he had thought she told him everything!

He was learning about Phil from the last person in the world who had any right to know Phil. He had seen in her precociousness, her healthy delight in books, nothing astonishing, and he had known nothing of her scribbling. His irritation grew. He was impatient to escape from this garden that Holton had spoken of as Kirkwood's graveyard; from this cheerful ghost beside him, with her low, musical voice and her murmurous laughter. His thoughts flew to Nan, to whom he now meant to go with his last appeal.

It flashed upon him that he might assure his victory over Nan's qualms by carrying to her the definite knowledge that there was absolutely no hope, as he fancied Nan believed there was, that he and Lois might bridge the wide chasm that had separated them for so many years and renew the old tie. If he could go from Lois to Nan with that news, he believed his case would be invincible. He would make the offer to Lois now, on this spot whose associations might be supposed to create an atmosphere of sentiment favorable to its serious consideration. The interview had run into a dead wall. Quite imaginably his proximity had begun to bore Lois. He idled with his stick, pondering. She rose suddenly.

"I must go back; Phil won't know what's become of me."

"Perhaps it would be as well to tell her that we've met," he said. "In fact, I think she should know."

"I prefer not," she answered with decision. "It might trouble her; she might think — she thinks of everything!"

"Lois, there are ways — important ones — in which it would be best for her, make her happier, if we could — try again!"

She raised her hand with one of her quick gestures, and it rested for an instant on his arm. As she lifted her face he saw the tears bright in her eyes.

"Don't say it; don't think of it!" she whispered brokenly.

"For Phil's sake we ought to do it if we can," he persisted, surprised to find how unmoved he was.

"For Phil's sake we would n't if we could!" Their gaze met searchingly. "It would be doing Phil a terrible wrong!"

"I don't understand; I can't follow that," he answered.

And still unmoved, untouched, he saw grief and fear in her eyes, her face twitching with the pain of inner conflict.

"No; you don't understand!" she cried softly. "But if you meant it — if we either of us cared any more, don't you see that it would n't do! Don't you know how unjust — how horribly unjust it would be to her, to — to lead her to think that Love could be like that; something to be taken on and put off? It would be an unholy thing! It would be a sacrilege! No one would be deceived by it; and Phil would know we both lied!"

"But we might work it out some way; with her to help it might not go badly. I would do my best! I promise you that," he said, more sincere than he had meant to be.

She was greatly moved and he wondered where emotion might lead her. He was alertly watchful for any quick thrust that might find him off guard. She went on hurriedly.

"Tom," she said gently, "Phil had thought of it; she spoke of it. But nothing worse could happen to her. It would spoil the dear illusions she has about me; and in the end she would think less of you. For you don't mean it; it's only for Phil's sake you suggest it."

"And for your own sake, too; to protect you from — from just such occurrences as —"

His eyes turned away from her to the point in the hedge through which Holton had vanished.

She shivered as though a cold wind had touched her and drew the cloak closer about her shoulders.

"I don't need any one's protection. That poor beast won't bother me. I must say now all I shall ever have to say to you. We won't lie to each other; we need not! There is no real soul in me. If there had been, this house would not have been standing here empty all these years. And yet you see that I have n't changed much; it has n't really made a great deal of difference in me. I have had my hours of shame, and I have suffered — a little. I believe I am incapable of deep feeling: I was born that way. If I appealed to your mercy now, I should be lying. And for a long time I have lived the truth the best I could. I believe I understand the value of truth and honor, too; I believe I realize the value of such things now. I'm only a little dancing shadow on the big screen; but I mean to do no more mischief; not if I can help it, and I think that at last I have mastered myself. You see," and quite composed she laughed again, "I'm almost a fool, but not quite."

He murmured something as she paused, but she did not heed him, nor ask what he had said. He was not so relieved as he had expected to be by her prompt refusal of his offer, whose fine quixotism he felt had been wasted upon her. He was nothing to her; and never could have been; and this rejection was not the less disagreeable because he had expected it. It is difficult to imagine any circumstances in which a man will accept without resentment the idea that he is a negligible figure in a woman's life. The finer his nature the greater his astonishment at finding that she is able to complete her reckoning without including him as a factor in her calculations. And in Kirkwood's case the woman had put him in the wrong when all the right was so incontrovertibly on his side. She had taken high ground for her refusal, and he could not immediately accommodate himself to the air of this new altitude, which he had never expected to

breathe in her company. Her thistledown nature might be the prey of the winds, but even so they might bear her high and far.

"I must go on and finish, for there will never be another chance. You deserve the best life can give you. I'm glad to know things have been going well with you; and Amzi says it's only the beginning. With all my heart I'm glad. It makes it easier for me — don't you see! And I know about Nan Bartlett; not from Phil, but from Mrs. King. I hope you will marry Nan; and if my coming has made any difference, don't let that trouble you! In a little while I shall be gone; but Phil must n't know that. And I shall never come back here — you may rely on that; but I hope to have Phil come to me now and then. I want to keep in touch with her, — have some part in her life. And you need n't fear that I shan't be — quite a proper person for Phil to visit! You will believe that, won't you?"

"Yes, Lois," he said wonderingly; for he was touched by the wistfulness of her plea that he should not fear her influence upon Phil. "You would n't have come back to Phil unless you felt you had a right to; I'm sure of that," he said with warmth.

"No; I should not have been base enough for that," she replied, with a little forlorn sigh.

"And as for your going away, it must not be on my account. It is n't necessary for you to go."

He did not speak of Nan; nor did she refer to her again.

"I'm glad this has happened this way. I think we understand a little better. Good-night, Tom!"

"Good-night, Lois!"

Their hands touched. He saw the flutter of her cloak as she passed round the house, seeking the path to Amzi's. The garden was very still when she had gone.

CHAPTER XXV

PHIL ENCOUNTERS THE SHERIFF

THE May number of "Journey's End" containing Phil's veracious account of the dogs of Main Street created almost as much of a sensation as the consolidation of the First National with Montgomery's Bank. The "Evening Star" did not neglect its duty to Indiana literature. A new planet blazed in the Hoosier heavens, and it was the business of Montgomery's enterprising afternoon daily to note its appearance and speculate upon its course and destiny. The "Evening Star's" "local" wrote a two-column "story" about Phil for the Sunday supplement of the Indianapolis "Advertiser." The fact that Miss Kirkwood belonged to one of the oldest and most distinguished families in central Indiana was not overlooked; but this was merely the prelude to a breezy description of her many adventures, her athletic prowess, her broad democracy. The "Evening Star's" "local" was under obligations to Phil for many quiet news tips; and beyond question he fully balanced the account. The pastor of Center Church made "The Dogs of Main Street" the text of a sermon on the humane treatment of dumb animals — a sermon that Phil heard perforce, as she sat, blushing furiously, beside Amzi in the Montgomery pew.

Amzi nearly perished with pride. Busy as he was with the remodeling of the old bank, made necessary by the consolidation (he scorned the idea of moving his bank into the Holton property!), he found time to stand on the bank steps and invite comments on "Phil's latest"; — there had n't been a time since Phil was six when her "latest" was n't a subject of spirited conversation. Phil's own happiness was miti-

gated somewhat by the fact that "Journey's End" had lately refused two other manuscripts. Still the editor wrote explaining why her stories were not available and urged her to try again. "Stick to the local flavor," he said, "and don't read Stevenson so much. Anybody can write stories about the French Revolution; not many are able to catch the character and life of Main Street." While she pondered this, she resolved to be a poet and sold a jingle to "Life."

Kirkwood wired his congratulations from Chicago. He had not fully recovered from the shock of Lois's declaration of her belief in Phil's genius. Reading Phil's sketch over a lonely dinner in a Chicago hotel, he was pricked anew by the consciousness that he had never fully appreciated Phil's qualities. What Lois had said made a difference. He would have chuckled over the Philesque touches in "The Dogs of Main Street" in any circumstances, but he remembered enough of the commencement essay to value her changes, and to note the mark of the file on certain sentences. The thing had form and something akin to style. While he had been counseling Nan Bartlett as to "The Gray Knight," writing that was quite as individual as hers had been done without his guidance under his own roof!

In spite of his professional successes, Fate still played pranks with him. Nan had set herself determinedly against the idea of marrying him, and his assurance that Lois had rejected the idea of remarriage, even for Phil's sake, had not shaken her resolution. Lois's return had dimmed the glow of his second romance. And Nan and Rose had gone to call on her — an act whose finality was not wasted on Kirkwood.

The authorship of "The Gray Knight of Picardy" was now generally known, and when the Bartletts called on Phil's mother the talk ran naturally upon books and writers; and as Nan would not talk of herself, Phil's ambitions were thoroughly discussed. Phil, knowing that the Bartletts were coming, had discreetly taken herself off. Lois's account of the visit, given before Amzi at the dinner-table,

lacked all those emotional elements which Phil had assumed to be inevitable where a man's former wife describes a call from a woman whom that man has been at the point of marrying. Phil had not lost her feeling that the world is a queer place.

"They are splendid women, Amzi," Lois declared. "If you don't marry Rose pretty soon, I shall have to take the matter into my own hands."

"Thunder! Rose marry me!" Amzi ejaculated.

"Why not!" Lois answered, composedly dropping a lump of sugar into his coffee. "*Nan* can't marry you; I should never have chosen you for Nan!"

The ice cracked ominously and Amzi began talking about the furniture he was buying for the new bank. Of course Lois knew! Phil had no doubts on that point. That astonishing mother of hers had a marvelous gift of penetration. Phil's adoration was increasing as the days passed. It was little wonder that following Mrs. John Newman King's courageous example, people seemed to be in haste to leave cards at Amzi's for Mrs. Holton. The gossip touching Lois's return lost its scandalous tinge and became amiable, as her three sisters were painfully aware. The "stand" they had taken in support of their private dignity and virtue and in the interest of public morals had not won the applause they had counted on. People to whom they went for sympathy politely changed the subject when they attempted to explain themselves. Mrs. John Newman King told the pastor of Center Church, who had sought her advice as to his own duty, that she hoped he would n't make a fool of himself. These were shocking words from a woman who had known Abraham Lincoln, and who was a greater power in Center Church than the ruling elders.

The Presbyterians were just then canvassing the town in the interest of a projected hospital, and the "Evening Star" printed the subscriptions from day to day. Amzi's name led all the rest with one thousand dollars; and immediately below his modest "A. Montgomery," "Cash" was credited

with a like sum. It was whispered that Lois Montgomery Holton was the anonymous contributor. Lois's three sisters were appalled by the increasing rumors that their erring sister had come back with money. It was a sinful thing, if true; they vacillated between demanding an inquiry as to the source of the unknown contributor's cash or boldly suing for peace with Lois and Amzi. And to add to their rage, they knew that neither Lois nor Amzi cared a picayune whether peace was restored or not. Lois's sisters were not the first among humankind to conclude that there is a difference between Sin begging bread and Sin with cake to throw away.

Lois's automobile dazzled Main Street at this juncture. The William Holton car, splendid as it had been in its day, was a junk-pile compared to it. The accompanying chauffeur received, it was said, a salary of seventy-five dollars a month. Public interest fastened upon this person. A crowd that gathered in front of the old bank to inspect the car on the day that Lois and Phil brought it home from Indianapolis heard Mrs. Holton address him in a strange tongue. By nightfall every one in Montgomery knew that Lois had bought the most expensive car in town; that her chauffeur was French, and that she gave him orders in his own language just as though she had spoken it all her life. Main Street was impressed; all Montgomery felt the thrill of these departures from its usual, normal life.

Lawrence Hastings carried home details as to the "make," horse-power and finish of the machine that caused his wife and two sisters-in-law indescribable anguish. Still the French chauffeur was a consoling feature; a vulnerable target for their arrows. No woman who valued her reputation would go gallivanting over the country with a foreign chauffeur, when it was the duty of Montgomery people to employ worthy college boys to run their machines whenever possible. The sight of Phil at the wheel, receiving instructions in the management of the big car on the day after its arrival, did not greatly add to their joy in life. The exposure

of Phil to the malign influences of a French chauffeur was another of Lois's sins that did not pass unremarked. Still the stars would not always fight against righteousness; Phil would be killed, or she would elope with the Frenchman, and Amzi would be sorry he had brought Lois home and set her up brazenly in the house of her fathers.

Amzi, rolling home to luncheon in the new car and rolling off again with his cigar at a provoking angle, was not unobserved from behind the shutters of his sisters' houses. In the bank merger he had acquired various slips of paper that bore the names of his sisters and their husbands, aggregating something like seven thousand dollars, which the drawers and indorsers thereof were severally unable to pay. The payment of the April interest and the general bright outlook in Sycamore affairs had induced a local sentiment friendly to the company that had already lost Waterman one damage suit. Fosdick thought he saw a way of making his abandoned brickyard pay if he could only command a little ready cash. Hastings had not forgotten Phil's suggestion that he transform his theater into a moving-picture house: there were indications that the highbrows were about to make the "reel" respectable in New York, and a few thousand dollars would hitch Montgomery to the new "movement" for dramatic uplift. And here was Amzi soaring high in the financial heavens, with a sister who gave a thousand dollars to a hospital without even taking credit for her munificence!

Amzi and Lois enjoyed themselves without let or hindrance from their neighboring sisters. Packages arrived by express; decorators from Indianapolis came and went; furniture was unpacked in the front yard; and a long stone bench and a sundial appeared in Amzi's lawn, together with a pool, in the center of which an impudent little god piped joyfully in a cloud of spray. Such trifles as these testified to the prevailing cheer of Amzi's establishment.

The fact that Fred Holton had turned his farm over to Kirkwood was public property now; and people were say-

ing that it was fine of Amzi to give Fred employment. The way in which the Holtons crossed and recrossed the trail of the Montgomerys had been the subject of much discussion. But the situation was clearing in so far as the Holtons were concerned. William had removed to Chicago to begin life anew; and Jack had vanished utterly, the day following the collapse of the panic. Charles, too, had disappeared. It was believed that Kirkwood had recovered enough from Samuel's associates in the construction company to balance the deficiencies occasioned by fradulent construction and that he was not particularly interested in Charles's whereabouts.

"How about taking a look at the farm?" asked Amzi one Saturday afternoon. "Fred's planting corn and we'll see how the country looks."

Lois and Phil agreed that this was a capital idea and they set off in high spirits.

As they approached the farm, Jack Whittlesey, the sheriff, passed on horseback.

"Looks bad for somebody," said Phil.

"What does?" asked Amzi.

"When Jack goes out on his horse, it's a sign somebody's going to jail."

"Only serving subpœnas, I reckon," said Amzi.

They espied Fred driving a corn-planter across a long level field, and stopped the car. He ran to the fence to talk to them, and they all alighted. It was a warm afternoon and he mopped his face with a big bandanna as he talked to them. He rested his arms on the top rail of the fence, playing with his cap — not the disreputable old coonskin with which Phil had become familiar that winter, but the regular Madison College cap with a scarlet "M" above the visor.

"In the words of the poet," began Phil, "where did you get that hat?"

"This? Oh, the day of the Main Street rumpus I lost mine and one of the boys lent me his. I meant to get him another, but I have n't been to town since. And besides, I've forgotten his name."

"That's George Nesbit's cap," Phil answered, after eyeing it critically. "I know because it's an old style nobody else wore this year. George lives at the Phi Gam house, if you care for his address."

"I hope you don't know them all as well as that, Phil," remarked Lois.

"She does," chuckled Amzi; "she does, indeed."

Amzi and Fred dealt in technicalities. The green of young wheat caught the eye in the distances. These were Amzi's acres; the Holton farm lay beyond — the land that had been Fred's. In February, Phil and Amzi had driven out one afternoon and had found Fred sowing clover seed over the snow-covered wheat in his own field. Her imagination took fire at all these processes. "A calendar might be laid out in great squares upon the earth," she had written in her notebook, "and the months would tell their own stories." It was all a great wonder, that man had learned so perfectly how to draw from the mute soil its sweetness and vigor. Nothing man did seemed more interesting than this tilling and sowing. She noted how even snow had its use in catching and holding seed against the wind, and watched the sower marking his own progress and regulating the distribution by his tracks. Ultimately the clover would give its own life to nourish and strengthen the wheat — these things kindled her fancy. Here was poetry in the making, with suns and frosts, rains and snows taking their part in it. And Fred felt it too; she knew that. In his shy, guarded way he had spoken of it. But to-day he was not a dreamer but a man of action.

"Got all the help you want, Fred?" Amzi was asking.

"Yes, sir. No troubles. I'm using my old place for a boarding-house for the hands. Suppose you won't stay for supper?" he suggested, a little perfunctorily.

"Just because you're so enthusiastic, we will! But we've brought our own fodder — Phil packed the hamper; enough for a couple of regiments. We'll meet you at my house at supper-time and have an indoors picnic."

They waited to watch him start the team. Phil took the

wheel, and as they rolled away Lois and Amzi exchanged a glance.

"You trust him?" she asked, glancing meaningly at Phil's back.

"Thunder!" said Amzi; "I don't know about *that*."

"It might be worse," Lois replied, and her brother looked at her in surprise.

"He's a straightforward, manly fellow; seems to have escaped the family curse. It must be this"— Lois indicated the fields — "that makes the difference. There's a moral influence in it; and," she added with a smile, "there's always a market for corn."

"He's as square a chap as they make 'em, but as for that — " and he nodded towards Phil.

"It isn't for us to say, brother, but I believe I should trust him; and they seem to understand each other. He's far from stupid, and the kind of man to watch over her and protect her."

These utterances greatly astonished Amzi. He wondered whether Lois's own experiences were responsible for her feeling that Phil needed a protector, and her frankly expressed liking for Fred in that connection. He was surprised but not displeased though the thought of Phil's marrying gave him a distinct shock when considered concretely. He never dissociated it from the remembrance of Lois's tragedies.

They found Amzi's house in order. Phil lighted the open fire to take the chill from the living-room, which had been closed since the Perrys' departure. Amzi ran off in the machine to pay a visit to one of the county commissioners who lived near by: Lois with her usual adaptability produced a novel and made herself comfortable on a couch. She was absorbed in her book before Phil left the room. Her mother's ready detachment never ceased to astonish her. Sometimes in the midst of a lively conversation, Lois would abruptly take up a book, or turn away humming to look out of the nearest window. Her ways had been disconcerting at first, but Phil had grown used to them. It argued for the complete-

ness of their understanding that these dismissals were possible. Her mother's love of ease and luxury; the pretty knick-knacks she kept about her; her deftness in self-adornment—the little touches she gave to a hat that utterly re-created it—never failed to fascinate Phil.

Having disposed of her mother, or rather, that lady having forgotten her existence, Phil climbed the blossomy orchard slope and looked off toward Listening Hill. How many things had happened since that fall afternoon when she had talked there with Fred! Life that had seemed simple just then had since shown her its complexities. She watched Fred's slow progress with the corn-planter in the field below.

Glancing again at Listening Hill road her wandering gaze fell upon a horse and rider. Her eye, delighting in the picturesque at all times, was alive to the strong, vigorous lines in which man and horse were drawn against the blue May sky. They gained the crest of the road, and the man turned in his saddle and swept the surrounding fields in a prolonged inspection. She looked away and then sought the figures again, but they had disappeared. A little cloud of dust rose in the hollow toward Turkey Run. It was undoubtedly big Jack Whittlesey, the sheriff. The idea of one man hunting another was repugnant to Phil to-day, in this bright,wakened world of green fields, cheery bird song and laughing waters. She ran down the hill to escape from the very thought of sheriffs and prisons, and set off for the creek, following the Montgomery-Holton fence toward the Holton barn, whither the music had lured her that night of the change o' the year when she had danced among the corn shocks. The laborers were all off at work and no one was in sight.

It was a very respectable-looking barn now that Fred had patched its weather-beaten sides and painted it. She flung back the door to revisualize her recollection of the dance. The bang of the sliding door roused a hen to noisy protest, and it sought the open with a wild beating of wings. The hen had emerged from the manger of an unused stall, and in feeling under the corn-trough for eggs, Phil touched some

alien object. She gave a tug that brought to light a corner of brown leather, found handles, and drew out a suit-case. She was about to thrust it back when "C. H." in small black letters arrested her eye. It was an odd place for the storing of luggage and her curiosity was keenly aroused. She had seen and heard nothing of Charles Holton since the night he had taken her to the lecture, and barns were not likely camping-places for gentlemen of his fastidious tastes.

A step on the planked approach to the barn caused her to thrust the case back under the corn-box. She sprang toward the door, and faced Jack Whittlesey, who grinned and took off his hat.

"'Lo, Phil!"

"'Lo, Jack!"

"Stealing eggs, Phil?"

"The hen deceived me; nothing doing."

"Passed you on the way out. Hardly know your old friends now you've set up a machine, I reckon."

"Cut that out, Jack, and feed it to the larks. You had only ten votes to spare when you were elected and I landed seven of them for you, so don't be gay with me."

"I'm not gay; I'm tired. I'm looking for a party."

"What's your friend's name?" asked Phil, picking up a straw and chewing it.

"That would be telling. You have n't seen a man chasing over the country with a brown suit-case, have you?"

"Nope; nor with a black, pink, or green one. Where does the story begin?"

"Well, not in my county. They send all the hard jobs out to us farmers. Suppose there 's anybody in this barn?"

"There was a hen; but she went off mad when I came in. You'd better go back and pose on Listening Hill again; you looked rather well there — a lone picket on an Alp watching for Napoleon's advance.

> He saw afar
> The coming host, but thought the glint of arms,
> Betokened milk-cans in some peasant's cart," —

Phil added, bending forward and shading her eyes with her hand.

Whittlesey, knowing Phil well, laughed his appreciation absently.

"He's been dodgin' up and down the creek here for two days, trying to muster nerve enough to hit the trolley and clear out. There's a nice bunch of plunder in his suit-case."

"Rich man, poor man, beggar man, thief?" Phil repeated — touching the buttons on her shirt-waist.

"That would be tellin'."

"Well, don't tell, then. But not mentioning any names that particular person would n't be likely to hang around here," suggested Phil meditatively.

The sheriff eyed her critically.

"You know who I mean? Sure you ain't seen him?"

"No, I have n't, Jack," replied Phil truthfully.

"If you spot a gent with a suit-case, hop for a telephone and call the jail, and mebbe I'll whack the reward."

"It does n't sound like such easy money," Phil replied.

"Charlie and Fred ain't so terribly chummy, I guess," remarked the sheriff leadingly. "That's why I thought I'd take a look around here. A fellow as smart as Charlie would pick the unlikeliest place to hide in. I'll have a word with Fred as I go back. I got a deputy at Stop 7, watching the cars. If Charlie 's in the neighborhood we'll pinch him all right. So long, Phil."

Whittlesey moved across the barn-lot toward his horse. Phil's mind had been working busily. Beyond doubt Charles Holton was lurking in the neighborhood, waiting for a chance to escape. The suit-case pointed to this clearly. It was undeniably her duty to tell the sheriff of her discovery, and it had been on the tip of her tongue to do so half a dozen times during their colloquy at the barn door. Whittlesey was an old friend and one of her admirations, and it was only the part of good comradeship to help him.

The remembrance of her last meeting with Charles still flamed angrily in her heart when she thought of him. There

was certainly no reason why she should shield him from the outstretched arm of the law; yet she had first hesitated, then rejected the idea of communicating to the sheriff her knowledge that the plunder with which Charles was seeking to escape was hidden in the barn. Contemptible as Charles was and doubtless deserving of his impending punishment, she would not aid in his apprehension. She did not believe that Fred in like circumstances would do so; and there was Ethel, their sister, on whom the disgrace of Charles's arrest would fall heavily.

Whittlesey swung himself into his saddle and rode slowly toward the highway. Phil returned to the barn, considering whether she should tell Fred of her discovery of the suit-case.

She stopped short on the threshold, all her senses alert. The rear door of the barn had been opened during her brief absence. She saw across the fields the trees that marked the Turkey Run defile, and she was confident that this long vista had not been visible when she first entered. She took a step toward the stall where she had found the suit-case, looked round cautiously before bending down to draw it out again, and a pair of eyes met hers, unmistakably Charles Holton's eyes, fear-struck, as he peered across a farm wagon behind which he had concealed himself. While she had been talking to Whittlesey in the barn-lot, he had stolen in by the rear door to be nearer his booty.

Phil walked to the door and glanced toward Listening Hill. A quarter of a mile away she saw Whittlesey and Fred conversing earnestly at the edge of the cornfield. No one else was in sight. The farm hands were scattered over the fields, and were not likely to visit the barn until they brought home their teams. Phil, standing in the door, spoke in a low tone.

"You can get away, by the back door. The sheriff's talking to Fred down the lane; his man's watching Stop 7. Go back to the Run and follow it to the red covered bridge. Keep away from the trolley line; they're watching it. Better make for Gaston's and take the Chicago train there — it comes along a little before five."

He was furtively creeping round the wagon while Phil spoke. She heard the creaking of the planks and turned to see him tiptoeing toward the stall. His clothing was soiled and crumpled. His bent, slinking figure as he stole toward his booty affected her disagreeably. She took a step toward him.

"You can't do that; you can't have that."

"It's all the baggage I've got; just a few clothes," he muttered huskily. "I crawled in here last night to sleep. I've got to see Fred before I go. I've been waiting two days for a chance to get to him."

He watched her with fearful intentness as he continued his cautious advance upon the stall.

"You can't have that suit-case," said Phil in a sharper tone. "Go out by the rear door, and keep close to the fence. There's nobody in those fields, and I'll watch till you get to the creek."

"I want my things; I've got to have them," he blurted hoarsely, his hand on the stall-post.

"You can't have it. If you don't go at once I'll call the sheriff back. There's nothing in that suit-case you need. Quick! Whittlesey knows you're around here somewhere, and if it had n't been for me he'd have searched the barn."

"He's a fool. I heard his talk through the cracks, and there's nothing in that case but a suit of clothes, and I've got to have it. It's all I've got in the world."

"Then you won't miss it much! I'm giving you a chance to get away. If you don't take it and clear out in ten seconds, I'll call Whittlesey. He's still talking to Fred just a little way down the lane."

As she turned to reassure herself of the fact, he made a dive for the suit-case, brought it out and rushed toward the rear door. His foot caught on the edge of a rough plank and he fell headlong, the case flying from his hand. Phil pounced upon it, flung it with all her strength into the farthest corner of the barn, pulled him to his feet, and pushed him through the door. She drew it shut, jerked the bar into place, and ran

through the front door into the barn-lot. She continued running until she had gained the mound on which the house stood. She reasoned that the fugitive would hardly venture to reënter the barn, as this would bring him into the open lot with a possibility of encountering new foes. She saw him presently stealing along the edge of the field toward the creek, dodging along the stake-and-rider fence and pausing frequently to rest or make sure that he was not followed. She saw Whittlesey bid Fred good-bye, watched the young farmer return to his corn-planting, and heard his voice as he called cheerily to the horses.

Charles gained the edge of the ravine, clambered over the fence, and disappeared. Then Phil sighed deeply and shuddered; the fear in the man's eyes had not been good to see; and yet she had been touched with pity for him. The night he had taunted her about her mother she had taken the measure of his baseness; but she was glad she had helped him to escape. If there was really anything of value in the suit-case, as Whittlesey had said, the law might have it and welcome; and she was already wondering just how to dispose of it. If Charles followed her instructions, he would strike across country and catch the northbound evening train. His fate was out of her hands, and it was wholly unlikely that he would make any further effort to regain his property now that Phil had seen it. She doubted whether he had had any real errand with Fred. It was much more probable that chance alone had directed his steps to this neighborhood, and that all he wanted was to beg his brother's protection and aid. Now that the excitement of the episode had passed, Phil hid the bag in a dark corner of the corn-crib and continued her tramp.

Fred, having gone for a shower and change of raiment, was late to the supper that Phil spread in the dining-room of the Montgomery farmhouse. He seemed unusually grave when they met at the table, and Phil surmised that Whittlesey had discussed Charles's plight with him fully. Amzi had

spent an enjoyable afternoon cruising in the neighborhood among his farmer friends, and was in the best of humor. Lois, who had taken her ease, reading and napping, declared that she must cultivate a closer acquaintance with farm life. She pronounced it immensely interesting, feigning to ignore the ironical glances exchanged by Phil and Amzi. She exclaimed in a mockery of rapture over a bowl of scentless wild violets which Phil had gathered. They were amazingly fragrant, she said, waving her hand lately splashed with toilet water.

"The fraud! She has n't been out of the house," Phil remarked to Amzi.

"Why should I go out and walk over the clods in my best slippers? I don't return to Nature; Nature returns to me. It's much pleasanter that way." She nibbled a sandwich, elbows on table, and asked if Montgomery still indulged itself in picnics, a form of recreation which she associated only with a youthful horror of chigres.

"Met Jack Whittlesey again, on my way back," said Amzi. "What's he hanging round here for?"

Fred looked up suddenly, the color deepening in his face.

"Jack's always looking for somebody," said Phil lamely, seeking to turn the talk. "He must dream that he's looking for people. I should n't like his job."

"He's looking for Charlie," said Fred, raising his head squarely and speaking directly across the table to Amzi. "Jack thinks he's hiding about here somewhere."

Amzi blew out his cheeks to hide his embarrassment. It was not his way to cause pain, and there was a hurt, unhappy look in Fred's eyes. And Amzi liked Fred -- liked his simplicity and earnestness, and stubborn pluck, his manly attitude in adversity.

"How absurd," murmured Lois, regarding critically one of Phil's deviled eggs, made, by the way, after Rose Bartlett's recipe.

"I thought that was all a bluff about dragging Charlie

into the traction business," remarked Amzi, who had not thought anything of the kind.

"He never surrendered the bonds he got from father," said Fred, relieved, now that the matter had been broached, that he could speak of Charlie's plight to friendly hearers. "Jack said he was trying to get away with them, and there's an indictment against him at Indianapolis."

"Oh, they won't catch him," said Lois in her spacious fashion. "They never catch anybody."

This was a well-intentioned effort to eliminate Charles and his troubles from the conversation; but Fred, not heeding, spoke again directly to Amzi.

"I think it was n't altogether Charlie's fault that he got mixed up in this. The temptation to keep the bonds must have been strong. But he ought to have turned them over. I can't defend his not doing it."

Amzi was still annoyed by his unfortunate reference to the sheriff. He fumbled in his breast pocket and drew out a brown envelope.

"I've got something for you, Fred, that ought to cheer you up. Charlie's troubles have n't anything to do with you. Here's the deed you gave Mr. Kirkwood for your farm. It's never been recorded, and it stands as though it had never been made. I told Tom he had got back enough money to straighten up the Sycamore business out of those construction fellows without taking your farm, and here you are. I've been holding it a little while just to see how you would take your troubles. Burn it; and now let's forget about Charlie."

Fred stared, frowning, at the deed which Amzi tossed across the table.

"This is n't right; it is n't square," he began.

"Be careful how you sign papers. You may not get 'em back the next time. They tried to swindle you out of your share in your father's estate — a clean case on Charlie's part, as everybody knows. You need n't worry about Charlie. He got a lot of stuff that never figured in his

administrator's inventory. The Sycamore Company's perfectly satisfied with what's been wrung out of the other fellows, and if Charlie really has some of those bonds, they belong to you."

Lois shrugged her shoulders. The subject was distasteful. Discussions of disagreeable business affairs were not to her liking; and she was sincerely sorry for Fred's discomfiture.

"The sheriff's mistaken," remarked Phil. "Charlie has n't any of those bonds, and Jack won't catch him; not to-day."

At an early age Phil had learned the dramatic value of downright statements. She helped herself to an olive and waited for Amzi to explode. He exploded immediately.

"Charlie has n't them! Jack won't catch him?"

"Of course not. I have the bonds and Charlie's a long way from here by this time."

She recounted her meeting with Charles in the Holton barn, and when they expressed incredulity, she sprang up and darted from the room. When she reappeared with the suit-case and dumped its contents on the table, Amzi, narrowly averting apoplexy, counted the bonds carefully, and made a calculation of the accrued and unpaid interest.

"Thunder!" he blurted. "Now, look here, Fred, don't you do anything foolish! We'll stack these up in the bank until Kirkwood can pass on this business. He might have them annulled, I suppose; but we'll wait and see."

"You would n't have Fred steal them, Amy!"

"Steal them! Thunder! We'll run 'em through the estate and out to Fred again. I guess Charlie took care of his sister in the original whack; but if he did n't we'll give her a slice." He glared at Phil fiercely. "You, Phil!"

"What's the matter, Amy?"

"You lied to the sheriff of this county!"

"If you talk to me like that I'll most certainly muss you; I will, I will!"

"You concealed stolen property! You helped a fugitive

to escape from justice! You — you —!" Words failing him, he bent over the table, shaking an accusing finger under her nose.

"Forget it, Amy! If I did I glory in my shame. Put that in your pipe. Incidentally, it occurs to me that it's about time to think of going home."

"I don't know what to say to all this," said Fred as they rose from the table. He looked from one to the other, the deep feeling showing in his face. "It was fine of you, Phil, to help Charlie get away; I appreciate that. I want to say again that I think Charlie means all right. He's the best-hearted fellow in the world."

"Well," said Lois kindly, "we hope he will find another chance and make good." Then after a moment she added: "We most of us need two chances in this world, and some of us three!"

"And about the farm, I did n't expect that: I'm not sure it's right to take it back," said Fred. "I want to do the square thing."

"Thunder!" ejaculated Amzi; and then, seeing that Phil was already engaged in repacking the hamper with the empty dishes he turned upon her with his mock fury and demanded that she give him another pickled peach before the jar was disposed of.

"Get that article at my house, Phil?"

Phil walked close to him and shouted in his ear as to a deaf man: —

"No, you grand old imbecile! Anybody but you would know that they represent the perfection of Rose Bartlett's art! Now, will you be good!"

CHAPTER XXVI

A CALL IN BUCKEYE LANE

"GOING out, mamma?"

"Rather think so, Phil!" replied Lois.

It was the week after the visit to the farm, and Phil, who was now scratching away furiously on a short story, had opened her mother's door late in the afternoon to find that lady contemplating with unusual gravity a frock she had flung across the bed for inspection.

"What are you up to, Phil?"

"Up to my chin in ink," replied Phil, holding up a forefinger empurpled from the ink she was affecting. She had read in a literary note that one of the most distinguished of contemporaneous women novelists always used purple ink. Phil was spreading a good deal of it over legal cap purloined from her father's office. Kirkwood was just now in town, and he had called her on the telephone to invite her to supper with him at the Morton House, an arrangement which she disclosed to her mother.

"Your father's home again?" Lois asked indifferently.

"Yes. He has something to do here about those bonds of Charlie Holton's. It sounded rather complicated; and he wants to see Fred, and Amy was to call him into town."

Lois's mind was upon the gown. She compressed her lips as she continued to scrutinize it. It was a gown from Paris and a very handsome one. Having decided that it suited her purposes, she brought out a hat that matched it and tossed it onto the bed.

"How do you think I'd look in those things?"

"Adorable! Shall I order up the machine?"

"Um, no: I'll walk, I think."

"I rather take it that I'm not invited," laughed Phil.

"Bless me, no! I have a call to make that would n't interest you."

Phil walked to the bureau — a new one of mahogany that had been among her mother's recent substitutions for the old walnut with which the house had been filled. The folder of a steamship company lay sprawled open across the neatly arranged toilet articles. Phil picked it up idly, and noted certain pencilings that caused her heart to give a sudden bound. She flung round upon her mother with tears in her eyes.

"You are not — not thinking of that!"

Lois walked over to her and kissed her. She took Phil's face in her hands, looking into her eyes steadily.

"You dear chick, you would care!"

"Oh, you must n't! You must *not!*" Phil cried. "And you have been thinking of it and not telling me! And just when I thought we understood everything."

"I meant to tell you to-day: I really did. It was n't easy. But I've got to go, Phil. I'm not sure that I have n't stayed too long! You know I never meant to stay forever."

"Then you have n't been happy here! You don't — you don't like *me!*"

Lois sank into a chair by the window and drew the girl down beside her. Phil gripped her mother's hands tight, and stared into her face with tear-filled eyes.

"It's as hard for me as it is for you, Phil. But we may as well have it out. I've taken passage for the first Saturday in June, and it's not far off. Some friends are spending the summer in Switzerland and I'm going to join them. It was half-understood when I came here."

"It's hard; it's unkind," Phil whispered. The fact that her mother had planned flight so long ahead did not mitigate the hurt of it. Nothing, it seemed, could ever be right in this world! And she had just effected all the difficult readjustments made necessary by her mother's return! She had given herself so unreservedly to this most wonderful of women! Lois was touched by her show of feeling.

"I'm sorry," she said, stroking Phil's brown head. "I have had thoughts of taking you with me. That would be easy enough —" she paused uncertainly, as the clasp of Phil's hands tightened. "But, Phil, I have no right to do that. It would n't be for your happiness in the end; I know that; I'm sure of that."

"Oh, if you only would! I'll be very good — a lot nicer than you think I am if you will take me."

"No!" said Lois sharply, but with a slight quaver in her voice that caused hope to stir in Phil's breast.

"You had n't any right to come back and make me love you and then run away again! It is n't kind; it is n't just!"

"You would n't love me much longer if I stayed! You would n't love me very long if I carried you off. You've seen the best of me: I've shown you my best box of tricks. I don't wear well, Phil; that's the trouble with me."

She rose abruptly and drew Phil to her feet, with an effort at gayety.

"As it is we really love each other a lot, and it would be hazardous for me to stay longer. When I saw the first blossoms in the cherry tree, I knew it was time to go. I used to feel that way when I was a child — as though I just could n't bear to stay any longer. I remember the days and hours when I used to fight it, away back there when I was a school girl. There must be gypsy blood in me. I can go on being just as you have seen me — lazy and comfortable for a long time, and then the thing becomes intolerable. It's the cause of all my troubles, one of the wobbles in my wobbly character. But now that I know what's the matter — that it is n't just malaria — and that the curse or whatever it is will pass in time, I suppose it is n't a weakness any longer, because I know just what to do for it. How's that, Phil, for philosophy!"

"Oh, you're so dear, so wonderfully dear!" cried Phil, touching her mother's cheeks lightly with her hands: "and we have had such good times; and I thought we should go on forever, just chumming; and you have stirred me all up

about doing things, working — how am I ever to go on trying without you?"

"Nothing could keep you from going on and doing things; you will do great things. It's in you. I think maybe it's the wildness in me that has taken this turn in you. You have more brains in a little minute than I ever had: you are amazingly clever and wise. I'm glad it was left for me to discover it; that's one credit I've got on the Good Book."

There was a new sweetness and a wistfulness in her gravity that did not escape Phil. Phil knew that she could not change her mother's decision. Lois was already preening her wings for flight. Like a migratory bird she was moved by an irresistible call to other lands and other summers. Phil felt the strong columns of her young life totter; but they did not fall, and she knew they would not. It was a sad business, viewed in any light, but life, Phil had realized since Christmas brought her mother back to her, was not a holiday affair.

"I'm only a foolish butterfly down there in the garden," Lois was saying. "I can't stop long anywhere. If I did I'd make mischief. Trouble!" She threw up her hand and snapped her fingers. "What a lot of trouble I've caused in this world! I'm causing some right now; I know it: and it has worried me a lot. And before I flit I've got to straighten things out a little. Don't worry: I'm not going to do anything foolish."

She presented her back for Phil to unhook her gown; and proceeded to array herself in the Paris frock, which she had never worn before.

"By the way, Phil, I subscribed to a clipping bureau so you could see how far your dog piece traveled, and it's being quoted all over creation. Some paper calls it inimitably droll, which I think rather nice. You'll find a bunch of clippings in my second drawer there. Be sure and show them to your father, and don't fail to keep him in touch with your work: he can help you once he's aroused to what you can do. By the way, you must boil the slang out of your

system. It 's charming, but it won't do. First thing you know it will be slipping in to your ink-pot and corrupting your manuscripts. You know better; I don't! As you go on Nan Bartlett can probably save you a good many bumps: she's a clever woman. I read her book twice, and I can point out everything your father put into that tale. There's not much of him there; only one of his dry jokes now and then. Don't imitate anybody; write about things you see and feel. One reason I 'm not going to take you away with me is the danger of spoiling your American point of view. Two years from now you can go over and have a look; we 'll see to that; but meanwhile make yourself into a blotter that soaks up everything. I once met a literary critic who said that the only American literature that's worth anything or is ever going to be worth anything will be dug right out of the soil. I did n't know then that I had a little digger in my own family! No; the other gloves; and get me the pink parasol — the one with the white handle."

She was deftly thrusting the pins through her hat before the oval mirror which had been one of her acquisitions. As she drew on the gloves she turned her supple body to make sure of the satisfactory hang of her skirt. Her good spirits had returned, and she hummed softly as Phil surveyed her. She seemed less indifferent to-day to Phil's admiration. Phil's spirits rose slowly; it was difficult to mourn in this radiant presence.

Lois had exercised all her arts in preparing for this mysterious call. She looked astonishingly well! — and amazingly young! Dressing had always been to Phil one of the nuisances and troubles of life. Her aunts had so annoyed her by their fussiness, and their efforts at self-embellishment had so disgusted her that it had been a revelation to find her mother making herself into charming pictures with so few strokes and so blithe an indifference to results.

Phil watched Lois to the gate, delighting in her easy, graceful step; following the pink dot of the parasol as it was lost and found again through the greenery. Lois sauntered

toward the college and Phil turned into the house, speculating as to her destination. Her mother's general spontaneousness and inadvertence had led Phil to the belief that Lois withheld nothing; it was inconsonant with her understanding of Lois that there should be any recesses where the sun did not strike upon glittering mirrors in the long corridors down which, in Phil's adoration, her mother was forever loitering.

Students encountered near the campus turned their heads for a second glance at Lois, thinking her a new girl in town who had escaped their vigilance. She walked through Buckeye Lane to the Bartletts'; lowered her parasol as she passed under the maples in the yard; bent over the lilacs that overflowed upon the path, and smiled at the drumstick as she took it in hand to announce herself.

Nan opened the door. If she was surprised to find Mrs. Holton on her threshold, her manner did not betray the fact. Mrs. Holton owed her a call — a call which by the social canons was slightly overdue.

"I am very glad to see you," said Nan cordially.

It was cool and pleasant in the little cottage. (Houses in Montgomery are always pleasant and cool on the warmest days!) Lois sank into a seat, her eyes taking in the room at a glance. The flute on the music cabinet and the 'cello beside the piano did not escape her. On the table, where presumably Nan performed her literary labors, lay the week's darning. There was no denying the essential domesticity of the atmosphere. Lois vaguely remembered that room from the days when Professor Bartlett was living, and she had been a frequent visitor, delighting in the cookies and raspberry shrub that were the inevitable items of Bartlett hospitality when youngsters were about.

"I'm sorry Rose is n't here; she's spending the day in Indianapolis," Nan observed.

"I knew that. That's why I came to-day," replied Lois, smiling. "I wished to see you alone."

They exchanged the quick glance called for by this statement. Nan nodded.

"I shall be leaving very soon," Lois remarked, holding her parasol at arm's length and whirling it idly.

"I 'm sorry to hear that," Nan replied.

She shook the bracelet down upon her round white arm with her accustomed gesture, rested her elbow on the writing-table, and waited. She had just come in from a walk and was clad in a blue wash waist and dark skirt. She was immediately conscious of the perfections of Lois's raiment, noting its points from silk hose and modish pumps to the utmost tip of the feather on the beguiling Paris hat.

Nan's imagination was at work upon the situation: Tom Kirkwood's former wife had come to call upon her, and wished to see her alone; and Tom Kirkwood was in love with her, and she would have married him had not this lovely apparition returned to shake her resolution. In the way of people who write she began to view the encounter with unconscious detachment. She was not to remain long in doubt as to the purpose of Lois's visit.

"I am going abroad for an indefinite stay. I may return, of course, now and then, but just to pass the time of day. Montgomery will never be my home. Amzi and Phil —"

A smile, a slight movement of her head, a lifting of the hand completed the sentence.

"They are strong ties," Nan replied, smiling in return.

"I want to tell you how deeply grateful I am to you and your sister, for your kindnesses to dear Phil. In these years that I have been gone you and Rose have been" — she hesitated — "like mothers and grown-up sisters to her. The result speaks for itself. Without you those sisters of mine would have made a fool of her."

"Oh, Phil could n't have been spoiled!" exclaimed Nan.

"Anybody might be spoiled," Lois insisted. "I 'm rather a sad example of the spoiled child myself. I speak, you see, from a weight of experience!"

The smile continued in lips and eyes. She was tremendously at ease and her ease was disconcerting.

"Phil has kept us delighted and bewildered. She was born

with understanding; there's genius in the child!" said Nan, with warmth.

"Ah! I knew you realized that! Tom" — she spoke her discarded husband's name unwaveringly, smiling still — "Tom has not quite taken her at full value, though he has been — splendid. Amzi has been a dear angel to her, — but even he has never fully taken in the real Phil. But here, in this house" — she looked about, as though the more fully to place the room in evidence — "you have taken her into your hearts! And she needed the oversight of women — of women like you and Rose. You have been her great stimulus, the wisest of counselors. It seems almost as though I had left her on your doorstep! I am not so dull but that I see it all."

Nan colored deeply. Lois's suggestion, so bluntly put, that she had cast her child upon the Bartletts' doorstep aroused uncomfortable memories. After an instant's reflection Nan said: —

"Phil and her father have been unusually close; I don't believe Mr. Kirkwood has failed at any point in duty or sympathy. He is immensely proud of her development."

"Yes. But — he is not a woman! And there's a difference, if I have n't forfeited my right to an opinion on that point!"

She skirted the fringes, the dim borders of the past with the lightest step. She fumbled the keys of the closed doors as though they were silver trinkets on a châtelaine. In Nan's consciousness they seemed to tinkle and jingle softly in the quiet room.

"I thought of taking Phil away with me, to see the world," — Nan felt a sudden tightening of the throat — "but I have decided against it. That will come later. In the work she wants to do it is better for her to stay here. If she learns Montgomery she will know the world! Does that sound a little studied? I am not a maker of phrases — far from it! But she has splendid talents?" she ended questioningly.

"Phil has the best mind of any girl I ever knew: she takes my breath away!" cried Nan.

"So! I knew you would n't fail me there!"

"We all realize it: we expect great things of her," added Nan.

Lois bent toward her with her winning manner. She drew the parasol across her lap and clasped it in both hands.

"That is why I am appealing to you; that is what brought me here to see you — alone. I am leaving Phil here with you because — because it is so much better for her to be with you than with me! You have done my work for me — oh, we won't discuss that! I know it all. You must credit me with some little understanding before we go further!"

Just where that "further" was to lead, Nan could not guess. She murmured something to the effect that Mrs. Holton was far too kind.

"There is every reason why I should be kind," Lois retorted. "And this brings me to a rather more serious matter, and one — one I am not broaching without reason. I want to speak of Tom!" she flashed. The smile had left her face; her lovely eyes were very grave.

"There is nothing that we need say about Mr. Kirkwood," said Nan, reddening and stirring uneasily.

"Please do not say that! This is an important moment in your life and mine. And I must speak to you of Tom before I go away. We are not children — you and I. You are a woman and a very noble one and — you must let me say it — I have been one of the worst. There's no finer man in the world than Tom; I never knew that until I had flung him away. And it's only because of you and Phil that he found himself again. I know it all as clearly as though I had been here every day of all these years. You picked up the broken pieces and made a man of him again — you and Phil. And you very much more than Phil! I've come to tell you that I'm grateful for that. He deserves well of the world. He loves you; he wants to marry you. If I had n't come back just when I did, you would have married him."

She knelt beside Nan with lifted face. There were tears in her eyes.

"Don't you see — don't you understand — that that is the only way I can be happy? I'm not saying this for your sake — and only half for Tom's. It's the old selfish me that is asking it," she ended, smiling once more, though with brimming eyes.

Nan turned her head.

"I can never do it! It's not fair for you to speak to me of him."

"Oh, don't I know that! But I never in my life played fair! I want you to promise me that you won't say no to him! He is started on the way up and on once more: I want you to help him gain the top. He needs you just as Phil does! You have already been to him what I never could have been. It is all so easy and so plain! And in no other way can I be right with myself. I shall never trouble you by coming back! Phil can come to me sometimes — I'm sure you will not mind that! And I shall find peace that way! For Phil's sake you and Tom must marry!"

"Phil loves you so," said Nan; "you have no right to leave her; you don't know what you mean to her!"

"I'm only a pretty picture in a book! She's too keen; she'd see through me very soon. No! It must be my way," she said, with a little triumphant note. She rose and turned to pick up her parasol.

Nan watched her wonderingly, for an instant dumb before the plea of this woman, so unlooked-for, so amazing in every aspect. Lois touched her handkerchief to her eyes and thrust it into her sleeve.

"Now that's all over!" she said, smiling.

"No; it can't be over that way," returned Nan, quite herself again. "For a day I thought I could do it, but I'm grateful that you came back, for your coming made me see what a mistake it would have been. There's no question of his needing me. If I helped him a little to find himself, I shall always be glad, but he has tasted success now, and he will

not drop back. And as for Phil, it is absurd to pretend that she needs any one. The days of her needs are passed, and she is at the threshold of happy womanhood. I am glad you came when you did, for I see now how near I was to losing some of my old ideals that would have made the rest of my life one long regret."

"Those scruples are like you — like what I know to be true of you; but you are wrong. I believe that in a little while you will see that you are."

"No," continued Nan; "I know they are not wrong. I am ashamed of myself that I ever wavered, but now I know I shall never be tempted again. I may seem to be taking myself too seriously" — she smiled in her accession of assurance — "but I have a feeling of greater relief than I dare try to explain. I am provincial and old-fashioned, and there are things I can't bring myself to think of lightly. I suppose the prejudices of my youth cling to me, and I can't dissociate myself from the idea that, inconspicuous as I am in the general scheme of things, I have my responsibility to my neighbors, to society, to the world. I am grateful that I saw the danger in time to save myself. Your coming back was well timed; it makes me believe" — she added softly — "that there is more than a fate in these things. I had misgivings from the first; I knew that it was wrong; but not till now have I seen how wrong it was! And I want you to be sure that this is final — that I shall never waver again."

"But in a little while, when I am safely out of the way —"

"Your going or coming can make no difference. I can say in all sincerity that I wish you would stay. I think it would mean much to Phil if you should. I hope you will change your decision. You must understand that so far as Mr. Kirkwood and I are concerned there is no reason whatever for your going."

Lois drew a line in the rug with the point of her parasol, her head bent in an attitude of reflection.

"As for Tom and me," she said, meeting Nan's eyes after an instant, "it's only right for you to know from me that he

has given me another chance. He has offered to try me again! It was for Phil's sake. It was generous — it was noble of him! But" — she shrugged her shoulders — "I've caused enough misery. Not in a thousand years would I do it!"

Nan nodded, but made no reply. It was enough that she had established her own position, and nothing that Lois could add really mattered. And Lois, with her nice sense of values, her feeling for a situation, knew that the interview was at an end.

A copy of the May number of "Journey's End" lay on a little stand with other magazines. Her hand rested upon it a moment, as though she thus referred everything back to Phil, but even this evoked nothing further from Nan.

Lois walked to the door, murmuring nothings about the weather, the charm of the flowering yards in the Lane.

At the door she caught Nan's hands, smiled into her eyes, and said, with all her charm of tone and manner: —

"You *will* kiss me, won't you!"

CHAPTER XXVII

AMZI'S PERFIDY

In accommodating himself to the splendors of the enlarged bank room, Amzi had not abandoned his old straw hat and seersucker coat, albeit the hat had been decorated with a dab of paint by some impious workman, and the coat would not have been seriously injured by a visit to the laundry.

Amzi was observing the new façade that had been tacked onto the building, when Phil drove up in the machine. This was the afternoon of the 3d of July. Phil and her father were camping for a week in their old haunt in Turkey Run, and she had motored into town to carry Amzi to his farm, where he meant to spend the Glorious Fourth in the contemplation of the wheat Fred had been harvesting.

Phil had experienced a blow-out on her way to town, a fact to which the state of her camping clothes testified.

"Thunder!" said Amzi; "you look as though you had crawled halfway in."

"A naughty nail in a bridge plank was the sinner," she explained.

She jumped out and was admiring the alterations, which had eliminated the familiar steps to the old room, when Mrs. Waterman emerged from a neighboring shop.

"You dear Phil!" she cried effusively. "I've been wanting to see you for *weeks!*"

Her aunt caught and held the brown hand Phil had drawn from her battered gauntlet.

"Father and I are out at the Run," Phil explained.

These were the first words she had exchanged with either of her aunts since Christmas. She was not particularly interested in what her Aunt Josephine might have to say,

though somewhat curious as to why that lady should be saying anything at all.

"I can't talk here," Mrs. Waterman continued, seeing that Amzi lingered in the bank door. "But there are things I want to discuss with you, Phil, dear."

Main Street is hot on July afternoons; and Phil was impatient to get back to the cool hollows of the Run.

"Oh, any time, Aunt Josie," she replied hastily.

"It's only fair — to myself, and to Fanny and to Kate, for me to say to you that we never meant — we never had the slightest intention — in regard to your dear mother —"

"Oh, don't trouble about that!" said Phil. "Mamma never minded! And please excuse me; Amy's waiting."

She nodded good-bye, and walked through the bank to the new directors' room where Amzi was subjecting himself to the breezes of an electric fan.

"Indian!"

"I haven't mussed you," observed Phil, placing her gloves on the new mahogany table, "since you started up the new bank. It's about time we were celebrating."

He threw up his arms to ward off the threatened attack, and when he opened his eyes and peered out she was sitting on the table with the demurest of expressions upon her countenance.

"False alarm; only I object to your comments on my complexion. I'm some burnt; but as it is n't painful to me, the rest of creation need n't worry."

"Well, you need n't kick the legs of that table with your sneakers; that table cost money!"

"Really! Woeful extravagance. Did you see Aunt Josephine holding my hand?"

"I did," replied Amzi. "What's eating Josie?"

"She seemed to want to kiss and make up. I excused myself owing to the heat of the day."

"Humph! I'll tell you something, Phil, if you'll sit in a chair and be nice."

She sat in a chair and was nice.

"I was brought up," said Amzi, "to believe in heaven. Ever hear of the place?"

"I have," said Phil; "and no thanks to you."

He ignored the fling as unworthy of his attention, and continued soberly, —

"I never expected, in all the years I've been attending Center Church, that I'd ever see anybody on earth that had a pass right through the pearly gates; but I guess I know one woman that's got a ticket, with stop-over privileges, and a seat in the observation car — all stamped and good for any date. That woman, Phil, is your mother. That idea's been in my mind a good deal lately and I thought I'd mention it."

Phil's face assumed an unwonted gravity. Her mother's departure, in all the circumstances of her going, had still its poignancy. Phil had been brave, but it had cut deep. She did not reply to her uncle's remark, but waited for him to go on. He drew out a cigar, satisfied himself that it was in good condition, and returned it to his pocket.

"The day she left, your mother wrote out three checks for five thousand bucks — one for each of your aunts. She told me not to turn them over until she had landed on the other side. Thunder! After everything they had done to her and tried to do to her, she did *that!*"

He waited characteristically for her to deny the facts he had stated. A look of great tenderness came into Phil's face.

"Said she did n't want any unkind feelings. Said it was all right the way they acted. *Right!*" he repeated contemptuously. "I've known men — and women — some; but I can't beat that! And the day the cable came saying she'd got to Cherbourg, I called 'em down in a bunch and gave 'em the checks. You've noticed that your Uncle Lawrence has turned his theater into a moving-picture shop with a yellow-haired girl selling tickets at the gate; and your Uncle Paul has given notice that he's going to start the brick-

yard again. He's got contracts to keep him going for six months. And your Uncle Waterman 's started in to pay a few of his debts on the installment plan. That's all your mother's money."

A wan smile flitted across Phil's face.

"What you laughing at?" Amzi demanded.

"Nothing," said Phil; "only I seem to remember that I once said something to Lawrince about cutting out the drammer and putting on the reel. And Paul and I had some talk once about bricks —" she ended meditatively.

"Your ideas, both of 'em, I bet!" declared Amzi furiously. "I thought those fellows never had that much sense all by themselves."

" Oh, nothing like that!" replied Phil.

"I just thought I ought to tell you what your mother did. Lois did n't say for me not to tell you. I guess she thought I most likely would."

"I'm glad you did, Amy. Everything I know about mamma makes me love her that much more."

Amzi turned to push the regulator on the fan, and when it had ceased humming he rested his arms on the table and said: —

"Seems Nan's not going to marry your father, after all?"

"No, that's all over," she answered indifferently.

"It was fine of your mother to want them to marry."

"Yes, it was like her. She is wonderful about everything, — thinks of everything and wants everybody to be happy."

Phil clasped her crossed knees in her hands, and did not meet her uncle's eyes. The ache in her heart that was not to be stilled wholly through many years cried aloud.

"Nan is a splendid woman and a mighty good friend to all of us. And your father's got a new shove up the ladder, and is doing splendidly. Nan did a lot for him!"

Phil loosened her hands and they fell helplessly to her sides.

"Oh," she cried, "I don't understand all these things, Amy! If mamma had n't come back, Nan and daddy would have married; but I don't see how they could! It's clear beyond me how people see things one way one day and another way the next. What's the matter with all of us anyhow, that right is n't always right? In old times people mostly got married and stayed married, and knew their minds, but nowadays marriage seems so purely incidental. It's got to be almost ree-diculous, Amy."

"Well, Phil, I guess we all do the best we can. I guess we can't see very far ahead in this world." And then he smiled grimly. "I guess we never know when we're going to get a puncture. There's got to be patches on the tire before we get home."

She gave a little shrug that she had learned from her mother and walked over to him. She clasped his chin in her fingers and tilted his head so that she looked straight through his spectacles into his eyes.

"Let's stay on the bank; the swimming's dangerous!"

"What are you talking about?" he blurted, fearing that a mussing was imminent.

"Getting married! But you —"

She turned his head the better to search his face for tell-tale signs.

"You beautifulest of old sinners, how about Rose?"

He jerked himself free and pushed away from her with a screeching of the new chair's casters.

"Thunder!" he gasped. "Don't you ever think that!"

"Sure you're not fooling!" she demanded, amused at the look of horror in his face.

He drew out his handkerchief and mopped his face. His manner was that of a man who, having heard bad news, has just been assured of its falsity.

"I guess," he said, "if I was fool enough — at my age — Rose would n't be. I've got along so far, and I guess I can pull through."

"Then," said Phil cheerfully, "we'll pull through

together! This marriage business does n't look good to me!"

"Thunder!" He looked at her narrowly. "I wish to the Lord I could keep *you*."

"Watch me! You know we're going abroad next summer to see mamma; that's a date. I guess you'll keep me all right enough until you get tired of me, or I break the bank! But why chat we here? Let's set the gasoline alight and ho for the well-hoed fields of corn!"

Phil carried a bundle of mail to her father to which he addressed himself after the supper they cooked for themselves in the camp in their old fashion. Amzi scorned their invitation to join them, as he frankly confessed his inability to find joy in sitting on a boulder and drinking coffee out of a tin cup. He preferred the comforts of his own farmhouse and Fred's society.

Phil had promised to visit him later, and finding that her father became engrossed immediately in an engineer's report on the Illinois traction property, she stole away.

She took the familiar ascent slowly, pausing now and then to listen to the murmur and rush of the waters beneath. From the top of the cliff she called down to assure her father of her safety. The dry stubble of the newly cut wheat was rough underfoot as she set off for Amzi's. There was much sowing and reaping in the world, she philosophized, and far too much chaff in the garnered grain! Life, that might be so simple if every one would only be a little bit reasonable, unfolded itself before her in dim, bewildering vistas.

Fred had started to meet her, and she saw his stalwart figure against the fading west.

"Mr. Montgomery is getting nervous about you; he said for you to hurry! The fact is that I bored him and he needs you to cheer him up."

"Which is fishing," Phil replied. "I had the dishes to wash. There's a lot to do in a camp."

"You'd better not mention the dishwashing; that's what made him cross."

"Cross! Dear old Amy cross!" laughed Phil. "Why, Fred, he does n't know how to spell the word!"

They followed a lane beside a cornfield, talking spiritedly. Fred paused, lifted his head and filled his lungs with the fresh cool air. It was with a sense of elation that he traversed these fields of his own tilling and sowing and reaping. There was something in his bronzed face that had not been there when Phil first knew him. He carried his shoulders straighter and was less timid; he expressed himself with more confidence and was beyond question on very good terms with the world. At every meeting they had somehow seemed to make progress; they really got on famously together now that he was no longer shy in her company and had caught the spirit of her humor.

She had wondered frequently whether she was in love with him. Her speculations had been purely subjective; she had not been concerned in the least with his attitude toward her. It had occurred to her in other moods that he would be an interesting character in a book and she had even jotted down notes which would have astonished him greatly if he had been vouchsafed a glance at those amazing memoranda. Viewed objectively he was an attractive protagonist for a story dealing with the return to the soil of a young man, who, trying city life without success, sought refuge in the fields of his ancestors. The heroine must be a haughty city girl whose scorn should yield slowly to admiration and love. The last chapter of the tale should be called "The Harvest." She thought well of the idea, and meant to sketch an outline of it as soon as she finished a short story about the young gentleman who presided over the soda-fountain at Struby's, the simple chronicle of whose love affair with the cashier at Bernstein's she was just now transcribing for "Journey's End."

A new incident for that delectable yarn now popped into her head. Fred was talking about the corn which had

nothing whatever to do with Struby's or the cashier at Bernstein's. She stopped and whistled as the revelation of new possibilities in her story flashed upon her.

"What's the matter, Phil?"

"Nothing," she answered. "I just thought of something!"

Phil rested her arms on the top rail of the fence and lifted her eyes dreamily to the glowing planet that for the moment reigned alone in the heavens. But her thoughts were in Main Street, not in Jupiter. The inspector on the trolley line — the one with the red mustache, the one who had punched the head of a conductor for disputing the justice of a reprimand for which the inspector had been responsible — he must certainly be brought into the story. She was disgusted with herself that it had never occurred to her before. The adored cashier should enter the drug-store to refresh herself with a chocolate sundae, and the inspector should follow —"

"Phil," said Fred.

Phil, intent upon her characters, did not respond. She did not know that her face lifted to the bright planet had quickened his pulses, roused a thousand longings in his heart.

His hand stole along the rail until it touched hers. In her deep absorption she did not notice it, or pretended that she did not; but when he took a step nearer she drew her hand away gently. The star held her gaze as though it possessed some mesmeric power. A smile was upon her face as the situation at the soda-water counter took form, became a veritable drama in her imagination.

She struck her hands together and chirruped. Fred stared at her, abashed. His hand lay where it had been, but her warm slim fingers had slipped away! When Phil was "thinking" she wholly bewildered him. Just as a girl, the loveliest in the world, Phil was far enough removed from him; but as a girl who "wrote," who improvised verses, who was caught away as by invisible hands in her fitful dreaming, she deepened his humility. He had often wondered whether he would ever gain courage to touch her hand in just that

way; and now that he had dared it had profited him nothing. She had apparently been wholly unmindful of an act that had left him trembling. She had n't even resented it!

"Phil, I've been looking forward to seeing you all day. I've been thinking about you — particularly."

"That's not so surprising," replied Phil, returning to earth a little reluctantly, "when I've been seeing you every evening and it was pretty sure to happen so to-day. Let's hurry along or Amy will say bitter things to us that he will always regret."

"I want to tell you something before we go on," he said, with a gravity that caused her to look at him sharply.

"Fred Holton, you and I are old friends now, and good pals. I hope you're not going to spoil it all."

"I love you, Phil; I can't help telling you: I have to tell you now."

She reached down, picked up a pebble and flung it at the star.

Assured, by the sound of its fall afar off in the corn, that it had missed Jupiter, she gave him her attention. He broke in before she could speak.

"I know there are reasons why I should n't tell you. I want you to know I have thought about them; I know that there are family reasons why—"

She laid her hand gently on his arm.

"Dear old Fred," she began, as a boy might have spoken to a comrade in trouble, "there's nothing about you that is n't altogether fine. The thing you were about to say you don't need to say — ever! If Amy did n't know you were one of the best fellows in the world, he would n't have got behind you when things were going wrong. He knew all those things that are in your mind and he did n't care, and you may be sure I don't. So that's all right, Fred.".

His hope mounted as she spoke. The hand on his arm thrilled him. The fact that he was a Holton did not, then, make any difference, and he had been troubled about that ever since he realized how dear she had grown to him.

"You've all been mighty good to me. If it had n't been for your father and Mr. Montgomery, I should have lost the farm. I'm better off than I ever expected to be and I owe it all to them. It's a big thing when a fellow's clear down and out to have helping hands like theirs. I don't know how to say these things, but I love you, Phil. You don't know what it has meant to know you — how thinking about you makes the day's work easier as I tramp these fields. I know I ought n't to ask a girl like you to share a farmer's life, but I'll be so good to you, Phil! And I mean to go on and win. You've made the world a different place for me, Phil. I know what a poor clod I am, but I mean to study and to try and measure up to you."

"Cut out that last proposition, Fred! I'm the harum-scarumest girl on earth and I know it. I'd be a real handicap to you, or any other man. Gracious! Why did n't you tell me you were going to make love to me and I'd have put on my other suit. I'll never forgive you for this, Fred Holton; it's taking an unkind advantage!"

"I don't believe you think I mean it!" he cried despairingly, as her gaze wandered across the fields to the far horizon.

"If I thought you did n't, I should never speak to you again," she declared severely, meeting his eyes.

> "The corn was glad
> When he had told his love. The evening star
> Chortled in joy. The cattle on the hills —

Oh, come on, Fred, and let's stop foolishing!"

"Please, Phil? If only you cared a little!" he pleaded forlornly.

"A little! I care a whole lot about you! I respect you and admire you; and I suppose, to be real frank about it, I love you a little tiny bit. But as for marrying you or anybody else — that's different, oh, very different! You see, Fred," she continued, abruptly abandoning her half-chaffing tone, "the ice is too thin; it makes me shudder to think of it!

Instead of people being settled when they get married, it seems to make them nervous. I'm going to study and work and work and *work!* I want to see what kind of a life I can build up for myself — and then I want to stand off and look at it — a good long look before I allow anybody else to have a share in it. That's all of that, Fred."

"But, Phil."

As she started toward the house he stepped quickly in front of her. The shadows deepened round them, and the wind whispered in the corn. The rattle of a wagon descending Listening Hill reached them faintly and Phil lifted her head at the vague, blurred sound. After her brave speech a mood of loneliness swept her heart, and the cheer with which she had lately fortified herself against depression failed to respond to her summons. She had no control over the lives of her mother and father. The one beyond the sea was not more hopelessly remote than the other in his camp by the creek. They and all the others who were near and dear — Amzi, even, and Nan and Rose — seemed strangely beyond her reach. The fields, the woodlands etched darkly against the sky, suddenly became Fred's allies. He was of kin to them; he had confessed in their later talks to a simple spiritual faith born of contact with the earth, the study of its secrets, the pondering of its mysteries. With him there would be peace and security. Her heart ached with tenderness and longing. The qualities her nature lacked he supplied, and love and faith like his were not lightly to be put aside. Fred in the dusk before her took form in her mind as a refuge and hope. He was big and strong and kind; he loved her and it was sweet to be loved by him. He took her hands, that fluttered and became still like two forlorn birds; and then her arms stole round his neck in a tight clasp.

"Dear Fred!" she cried, half-sobbing; "don't you ever leave me!"

A little later, as they walked hand in hand toward the house, he pointed toward the creek.

"You see, Phil, about your work, I've thought all that out. I want you to go on with it. I've planned a kind of studio for you over there, in that clump of trees on the edge of the Run. I'm going to build a little bungalow, all glass on the creek side, where you can study and write, while I'm off making the corn grow. And in the evenings we'll go out there and sit and talk. I've thought a lot about that."

"But, you goose, that won't be helping you any, the way a farmer's wife has to help her husband. I won't be of any use to you, writing pieces for editors to fire back at me."

"They won't send them back; and if they do, I'll punch their heads."

"And daddy can live with us, can't he — always, Fred? Where we are will be home for him!"

"Yes; of course, Phil. I've thought about that, too. I've thought about almost everything. And I'm not afraid of life, Phil, — not with you. Out here in the fields it's different from anywhere else, and easier. Those old stars are closer, some way, here in the country. You've got more room to think in, and it is n't a narrow life, but a broad one when you consider it. You've taught me to understand all that, Phil! I believe you feel a good deal about it as I do, and the work you want to do ought to be better for being done out here where the corn grows tall. We won't stay here always. We'll go off in the winters and look at the big world, and come back home to study it over. And we'll try to do a little good as we go along."

"Yes; we must n't forget that, Fred."

His simple way of speaking of things that meant much to him had always touched her. Her pressure tightened on his hand and he bent and kissed her.

"But, Fred!" she exclaimed suddenly, as they loitered on, "Amy will be awfully cross. We'd planned to go abroad next summer, and he won't forgive me if I get married so I can't."

"Oh, don't you worry about *him!*"

"Of course I'll worry about him; why should n't I?" she demanded.

"Because I told him I was going to ask you," Fred laughed, "and he said 'Thunder' and blew his nose and wished me good luck!"

"When did all that happen, if you please, sir?"

"Last Sunday. We talked about you all afternoon."

"And he said — oh, the hypocrite!" she cried; and then declared resolutely, "I'm going to muss him! Come on, Fred; I'll race you to the house!"

THE END

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